More content, less waste For Online Edition details, see page 5

A lifestyle magazine for Costco members

Not a creature is stirring, except for your mouse

page 28

Costco.com dashes into the holiday season

Plus:

Charitable giving 23

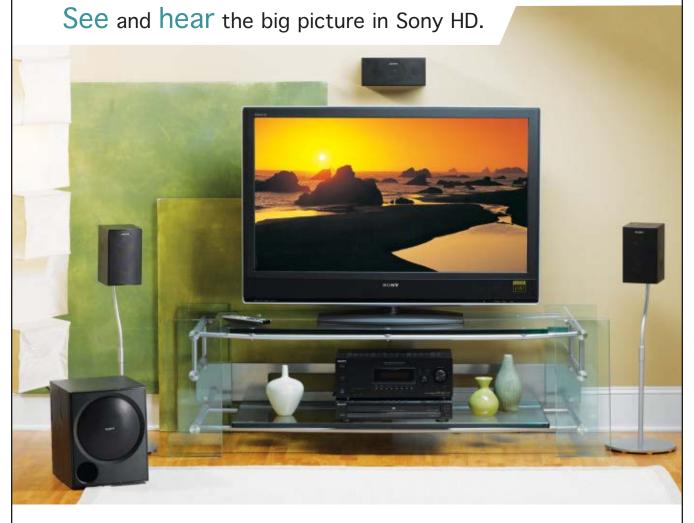
Manilow's latest melodies 43

Buying Smart: Hot tech gifts 64

November 2006 • Vol. 21 • No. 11

Fiction, cookbooks and more 47 Smart money tips 57 Tahitian dreams 68

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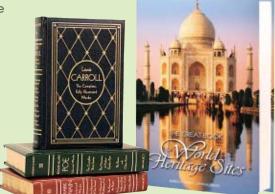
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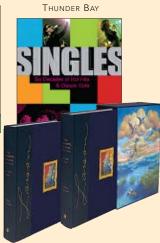
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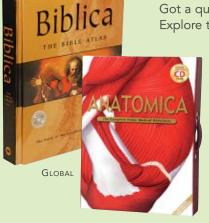


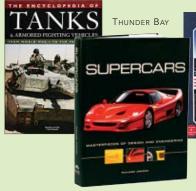
Andrews McMeel **PUBLISHING**

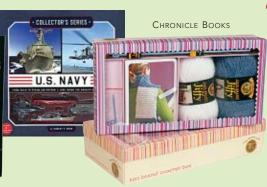
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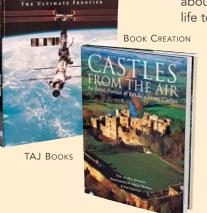




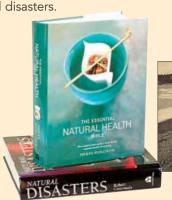
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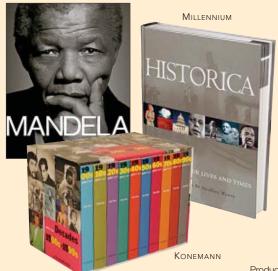




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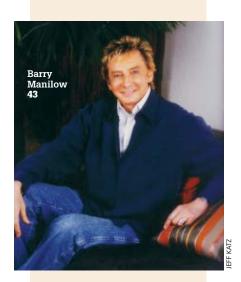




A lifestyle magazine for Costco members

DEPARTMENTS

- 7 Editorials By Ginnie Roeglin and David W. Fuller
- Dialogue Letters from our readers
- 12 Fresh Views Brain food for the entrepreneur
- 15 Financial Connection By Suze Orman
- **Consumer Connection** By David Horowitz
- 18 Debate Should airport security procedures include ethnic and religious profiling?
- 49 Book previews A cornucopia of treats for readers
- **Costco Travel** Tahiti calls.
- 108 Member Connection Costco members brighten the holidays.



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23 'Tis better to give than to receive

Sharing good fortune is a part of the season. The Connection can help you make a good choice for charity.

BY HARVEY MEYER

25 A story of courage and love Rebecca and Stuart Klein both operate out of wheelchairs, but they still keep up with their

BY SHANA MCNALLY

2-year-old twins.

26 Toying with the kids Buying the right toys is not child's play. Here are some tips to make the proper choice.

BY WILL FIFIELD

Manilow pops back to the top

Barry Manilow regained top pop status with a hit CD and an Emmy. Now he's back with The Greatest Songs of the Sixties.

BY STEPHANIE E. PONDER

47 Book Buyer's Pick: Revolutionary

Look inside the head of Marie Antoinette in Abundance. Sena Jeter Naslund's account of the French queen's life.

BY J. RENTILLY

53 Book Beat: Don't go off half-baked

No chef can have too many cookbooks, and several new ones offer recipes for all tastes.

BY STEPHANIE E. PONDER

54 Book Beat: Tweets for the holidays

Les Beletsky knows his birds and the music they make.



PAGE 28 Millions of people have discovered the treasures at Costco warehouses, but even more goodies are waiting to be found at costco.com. Learn more about a different kind of Costco experience. BY STEVE FISHER

INSIDE COSTCO

57 Invest and save
Invest and watch your money grow,
with Costco member services.
BY TIM TALEVICH

64 Buying Smart: Gadgets galore From iPods to computers, get the skinny on the latest and greatest. BY PAT VOLCHOK

67 Get a lift for winter

With an expanded lineup of resorts, Costco discount ski tickets are no snow job.

BY TIM TALEVICH

71 We've come a long way, baby!
Costco hits a magic number with the latest warehouse.

Also:

60 What's New at Costco

106 Special Events

107 Member Services Update

This month online

The Online Edition found at costco.com (click on "Costco Magazine") contains the complete contents of the print edition plus these bonus articles.

Business feature

Leadership is a critical success factor in businesses of all sizes. We look at what does and does not make a good leader. From the U.S. edition archive

Member Profile

Dr. Toy rates the best toys based on a wide range of criteria.

From the U.S. edition archive

Bonus Dialogue

More letters from our readers

Book Look

News of the publishing world, book giveaways and warehouse book signings

Bon Appétit

A timely lamb stew recipe perfect for combating winter's chill From the Canadian edition archive





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from the publisher's desk

Ginnie Roeglin

THANKSGIVING IS JUST around the corner, and the holidays will be here before you know it. Fortunately, Costco has all of your holiday needs covered in the warehouses and on costco.com. This issue is filled with great gift suggestions to make your holiday shopping less stressful and more joyful.

As our cover story explains, holiday shopping is just a few clicks away on costco.com, where you will find thousands of items not available in the warehouses. Unlike many other retailers, we generally do not carry the same merchandise online that we do in our warehouses. Instead, our Web site offers an expanded selec-



Ginnie Roeglin is Senior Vice President, E-Commerce and Publishing, and Publisher of The Costco Connection.

tion of merchandise. For instance, you'll find big bulky items such as leather furniture, spas, pool tables and exercise equipment, and seasonal items year-round, including outdoor furniture, barbecue grills and generators.

You'll also find one-of-a-kind jewelry and even a "build-to-order" diamond ring program. This year, in addition to all of the latest TVs, digital cameras and camcorders, GPS systems, video games and MP3 players, we've expanded our selection of gourmet food and wine, gift baskets, housewares, toys and sporting goods.

Large or small, these great gifts will be delivered directly to your door. And rest assured all of your costco.com purchases come with the same satisfaction guarantee as your warehouse purchases. Keep an eye on the calendar, though, to allow enough time for shipping.

Our consumer reporter, Pat Volchok, has prepared her own guide of hot holiday electronics. As always, she has done her homework, meeting with our buyers and suppliers, testing items and even checking out the competition. You'll find Pat's top picks of TVs, cameras, computers, games and music players in this month's "Buying Smart" on page 64.

Last, we're pleased to announce our fifth annual Costco cookbook, Cooking in Style The Costco Way. These free books will be handed out in the warehouses on Thanksgiving weekend. The supply is limited, but don't worry: You will find the entire cookbook online around December 1 (along with past years' books) at costco.com under "Costco Cookbook."

We will also have lots of Thanksgiving-weekend special offers on merchandise in the warehouse and online. Be sure to pick up our coupon brochure in the warehouses starting the week before Thanksgiving. Happy Thanksgiving from all of us at Costco!



David W. Fuller is Assistant Vice President, Publishing, and

from the editor's desk

David W. Fuller

EVERY FALL, in conjunction with the end of one Costco fiscal year and the beginning of another, we have face-toface performance reviews with each of our Publishing Department employees. It's a process that happens throughout our 120,000-employee company, and it is one I believe should happen in all companies.

These reviews touch on all of the key points a business wants to assess if it is interested in its own goals and those Editor of The Costco Connection. of its employees. Covered are the employee's greatest accomplishments and strengths, issues of integrity, personal

leadership, areas for improvement, interpersonal skills and communication, initiative, work ethic and decision making. Then we spend some time crafting goals for the coming year. The goals are suggested by the employee, discussed in the review with the manager and then included on the performance review document.

Going through the process this year, I was struck by the goals of *The Connection*'s graphic designers, the people who choose the artwork, sometimes create the illustrations and place the words and graphics on the page so that they have the greatest appeal and impact. Instead of aiming at climbing the corporate ladder, each of these talented, intelligent people has as their goals the learning of new skills (use of new software programs, new design techniques) and being able to work on ever more challenging design projects.

In a large corporation, the imperative must be to focus on the up-and-coming leaders, the next generation of management that will perpetuate the corporation. I want to use my space this month to honor those workers who, instead, find fulfillment in their daily task and the employment of the skill or talent at which they excel.

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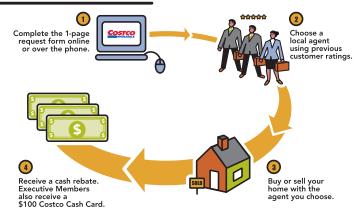
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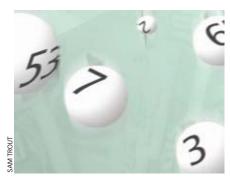
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How It Works









Debate goes on

In response to the October Debate, "Should voting be encouraged through lotteries?"

YES. Rewarding people for participation in a desired activity is the American way. Bonuses, raises and scholarships are rewards for doing good work. Voters should have incentives, as there are many deterrents to voting.

Herbert Roskind, Scottsdale, Arizona

NO. Contrary to what some say, it does not encourage nonvoters to become educated on the issues, but rather encourages uninterested parties to slap down a random response so they can have a free lottery ticket. There would be more votes but they would be random responses, only generated by a chance at a million dollars.

Laura Rightmyer, Kingston, Washington

YES. I feel everyone should vote, and if it takes an incentive to make it happen, then I say do it. I think people will take more notice if they know they are going to vote, even if they are just doing it for the chance at \$1 million.

Donald McGovern Wolverine Lake, Michigan

NO. Anyone who votes just because there is a possibility they could win a lottery is not a "good" voter. Only those who study issues, consider facts and care about the future should vote.

Joe Conway, Broomfield, Colorado

Odds and ends

Travel company connection

I just read the October issue of *The Costco* Connection. Each issue has proven to be so informative. Being a former teacher, I appreciate articles that are well researched and written with such care.

The travel article on page 47 ["Not your father's tour company"] was of special interest to me. Trafalgar is my favorite travel company. I did a Germany-Austria-Switzerland twoweek guided tour with Trafalgar and a "Taste of Britain." I thoroughly enjoyed both trips. In the local cities they hire a local guide and the guides are excellent.

Sister Dianne Fagan, Oakland, California

Healthy reading

I appreciate the articles you publish concerning health issues. For instance, recently you ran an article about the positive health effects blueberries offer and a similar article on vitamin E. You have established Costco as a credible company worthy of trust. There are few companies in America that can claim this.

Henry Hanflik, Flint, Michigan

A winning strategy

I'm writing in response to the article "Tuition prep 101," in the August edition of The Costco Connection. The strategy for business owners to hire their own kids in order to get their children started on the road to retirement is right on the money. Starting these kids (and their families) thinking about retirement at an early age allows for all the benefits of compounding to take hold.

Great job in bringing this important situation to light.

Barry Specht, Huntington, New York

Great products, responsible vendor

I want to thank you for offering environmentally friendly products and organic groceries. I just read your September cover story about Stonyfield Farms, and I am so proud that I am a member. Costco is so large it will truly make a difference on our planet because of its smart, eco-friendly choices. This encourages me to continue my Costco membership and be glad that my dollars and your dollars are changing the world and helping preserve the planet.

Alana Wellins, Santa Ana, California





Hammering out cancer

In April 2005 The Connection ran a story on our company, Tomboy Tools ["Ladies, fasten your tool belts"]. The article generated more than 800 inquiries. I'm writing to let you know that we have partnered with the Susan G. Komen Breast Cancer Foundation (www. komen.org) and are selling a 13-ounce pink hammer to help "Hammer Out Breast Cancer." We are donating 70 percent of the net proceeds to the foundation. Our goal is to raise \$600,000 by August 1, 2007. Based on the strong response from your article, I believe your readers are interested in our company and may want to help us reach our goal.

> Jennifer Imel, Tomboy Tools (www.tomboytools.com)

Mother knows best

For years I've been teaching my children the value of acting with integrity, being responsible and showing compassion and forgiveness to others. Your article "Following a moral compass" [October 2006 issue] brings to light just how essential these ethical attributes are in business and life. Maybe a mother really does know best!

Mary Denise Ehret, Escondido, California

Variable annuities revisited

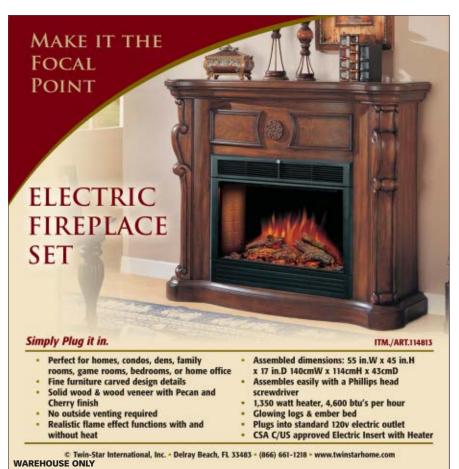
I just read [Suze Orman's] "Financial Connection" column in the September 2006 issue and I wanted to share a quick observation with you. Suze, you must get up to speed on the benefits that a variable annuity (VA) can provide some of Costco's members.

You seem to have a tremendous bias against annuities. Sure, VAs have been abusively sold by commission-hungry brokers in the past, but I find retirees love the peace of CONTINUED ON PAGE 10

Have something to say?

Readers are encouraged to submit letters to our editors on any topic or issue covered in The Connection. Please include your full name and phone number or address. Send all letters to: Dialogue, The Costco Connection, P.O. Box 34088, Seattle, WA 98124-1088; fax to (425) 313-6718; or e-mail to dialogue@costco.com. The editors reserve the right to edit letters for publication.





■ DIALOGUE letters

CONTINUED FROM PAGE 9

mind they get from the guarantees in the VA. Yes, VAs cost more, but the buyer gets more: peace of mind of not losing their principal.

As an advocate for Costco members, I urge you to post this response as it would be in the keen interest of Costco members to know this.

Wade J. Westhoff, San Ramon, California

Getting real with Rhonda

Rhonda Abrams article "When in doubt, get real," which ran in the September issue of The Costco Connection, struck home for me. [In the article Abrams writes about what she calls "the fraud factor," a feeling of inadequacy that most people experience when they enter a new phase of life or are faced with a situation with which they are unfamiliar.] After surviving breast cancer, I started my own company making sleepwear for women suffering night sweats (www.haralee.com). I have a newsletter on my site that I update often, touching on breast cancer issues. I have become an advocate for breast cancer. Sincerity and commitment are all about what Rhonda calls "getting real."

Haralee Weintraub, Portland, Oregon

ONLINE You can read more BONUS Debate responses and letters from members in the Online Edition. Go to costco.com and click on "Costco magazine."

Flu shots

Costco again is offering flu and pneumonia shots in all U.S. warehouses this year. Flu shots are \$18; pneumonia shots are \$33.

Information about the shots is available at each warehouse's pharmacy counter.

You can find scheduling information about the program online at www.findaflushot.com/costco.



Reader's guide to product availability

- All products advertised are carried at Costco warehouses unless otherwise noted.
- Products are scheduled to be available during the period of *The Connection's* issue date.
- Products may not be available in all warehouse locations.
- Prices are usually not listed in the advertising because they have not been finalized at the time of printing and may vary from one part of the country to another due to shipping costs. We hope that our members know to check us first when comparison shopping.
- To keep prices low, Costco does not offer a telephone service allowing members to call in for prices or product availability.
- Shop early in the month for best selection on seasonal products.
- If an ad includes the phrase "costco.com," it means this product or category is available on the Web site.
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- An item-number listing does not mean the product can be found online.

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Having just one family member with high blood pressure makes you twice as likely to develop high blood pressure yourself. During the month of November, find out if you have high blood pressure.

WAREHOUSE/COSTCO.COM

Fashionably versatile



Ladies' Rolling Portfolio/Computer Case

- · Large double-gusset zip-top construction with fully lined interior
- · Front compartment features a padded computer pocket and three padded, open-top pockets for accessories
- · Removable cell-phone holder attaches to the side to keep your phone in easy reach.
- Retractable handle system and in-line skate wheels for easy handling

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Kodak EasyShare Z612 Zoom Digital Camera

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■ DIALOGUE letters

Online Edition Bonus Dialogue



Odds and ends

Diversity

Why are you so afraid to use the word Christmas in your ads? It is very offensive to call Christmas cards "holiday cards" (October Connection, page 61). I did not like what I saw in your magazine last year, and I did not shop at your store for several months.

Christmas is a religious and secular holiday. If you continue with this practice of ignoring Christmas, I will continue to ignore you.

> Kay Sanchez San Diego, California

Out of 45 cards in that program, eight (17 percent) are specifically Christmas cards, and we feature one of those in the photo. Other holidays are included in the program to represent the diverse interests of our members. Several are dedicated New Year's cards, one is for Kwanzaa and three are for Hanukkah.

Neither the article nor the holiday card program were intended to offend or exclude any of our millions of members. But surely it would be inappropriate to refer to it as just a Christmas card program. It is more than that.

—Еd.

Annuity issue

Suze Orman's "advice" in the September 2006 issue of The Costco Connection regarding variable annuities contains numerous errors and omissions and misleads your readers about a valuable financial product that is helping millions of Americans prepare for and live in retirement.

While the fees associated with variable annuities are typically higher than those for mutual funds (0.917 percent, according to 2005 data from Morningstar, not 1.3 percent as claimed by Orman), variable annuities provide valuable insurance guarantees that are not available with other investments: beneficiary protection in the form of the guaranteed minimum death benefit, living

benefits that protect against downside market risk during the owner's lifetime and the right to elect annuity payments that are guaranteed to last for life.

Ms. Orman's failure to even mention the ability of variable annuities to provide lifetime income is particularly egregious given increasing life expectancies, a decline in the availability of definedbenefit pensions and concerns over the future of Social Security.

Michael P. DeGeorge National Association for Variable Annuities Reston, Virginia

Cover-story kudos

I truly enjoyed your recent article "A world of Costco," in the October Costco Connection. It brought back memories of a trip our family took to Niagara Falls, Canada, a few years ago. Besides seeing the worldfamous falls, we just had to make a side trip to the local Costco. (My family always teases me that my second home is a Costco!) My daughters thrilled at seeing "milk in bags," buying chocolate candy that "looked sort of American" but was purely Canadian and eating gravy-covered fries in the Food Court.

If we travel to another foreign country that has a nearby Costco, it's a pretty good bet we'll check out the goods. It's fun, it's educational and your vacation money goes far there!

> Robin Nelson Danville, California

Don't leave home without it

My husband and I had a dream of going to Alaska, so for our 40th anniversary we made a reservation on the Oosterdam, a Holland America ship. We drove our motor home to Seattle and, when we went through customs before boarding the ship, I gave them my driver's license and birth certificate. My husband looked at me and said, "I gave you my driver's license this morning.

I was stunned and neither had his license nor had seen it. The customs agent told my husband to come up with some other kind of photo ID or he could not get on the ship. My husband suspected that he had laid his driver's license on

top of a bag that we had checked in, but by this time all the checked bags looked alike.

I was told to get on the ship and my husband went back to the motor home in search of the driver's license, hoping that he had dropped it. His Costco card was in the motor home, and he took it to the customs desk and asked if it would be accepted. The supervisor declared that the Costco card was a legal ID.

We had a wonderful time, and now we see how important it is to have photos on that Costco card. It saved our vacation.

> Sharon Manifold Concord, California

Waist not

I am a born-and-raised Catholic and will be until my last day here on earth. I found Janice Taylor's book Our Lady of Weight Loss very inspiring, motivational, whimsical and fun to read.

Based on Catholic beliefs of compassion and brotherly love, I believe all Catholics should know that Ms. Taylor's book has been very inspiring to many in our quest to better ourselves and those around us.

Anita Collins Alexandria, Virginia





By Jenny Zuvela

eaving among the crowds of holiday shoppers, hyper children and jolly mall Santas, you frantically shop for that perfect toy. Is this one fun and safe? Is it age appropriate? Will it challenge the imagination, or will he or she tire of it in a month? Will it break in three days? There are so many toys to choose from, but which one's best for your child or grandchild?

For Stevanne "Dr. Toy" Auerbach, Ph.D., this is child's play.

By the time holiday shoppers start migrating to the malls each year, she has already spent months shopping the toy market. Each year she hands out "Best Toys" awards from thousands of nominations from hundreds of companies. She's put her doctorate in child development to use, finding the most educational, safe and, well, fun toys in the world.

According to Dr. Toy, founder of the Institute of Childhood Resources in San Francisco and a Costco member, playing with toys is serious business. Children learn skills such as language, math, hand-eye coordination, creativity, self-expression and imagination by doing what they do best: play.

"Toys can help stimulate playfulness, learning and practicing of all of these skills," she says.

Company name: Dr. Toy's Guide, sponsored by the Institute for Childhood Resources

Founder: Stevanne "Dr. Toy" Auerbach, Ph.D.

Number of employees: 2 full time, 10 part time

Member at: Richmond, California, since 1999

Comments about Costco: "I always find excellent values I need for the home and office. I shop more, get more and pay less. That is real value."

Contact: 268 Bush St., San Francisco, CA 94104; 1-800-551-8697 or (510) 540-0111; fax (510) 540-0171

Web site: www.drtoy.com

So how does one go about picking the best toys in the world? Auerbach says it's part science, part art.

"I review toys at shows, in catalogs and follow up on recommendations," she explains, adding, "Every child is unique. There is no one toy or product that fits all children."

Each toy has to pass a checklist (see "Dr. Toy's

shopping tips"). "The rest is my best professional judgment-not unlike a restaurant, wine or movie critic," she says. "I look for toys that children will enjoy, based on observing more than 50,000 children over the years.

"I know a great toy when I see it."

Auerbach's unique and successful career began more than 25 years ago when she taught fourth and sixth grades and junior high. Later, she worked for the U.S. Department of Education advocating education and child care. While there she approved the first grant for Sesame Street. For the past 15 years or so, she has focused on her passion: toys.

Auerbach created the world's first interactive toy museum in San Francisco in 1987. It was there that she became known as "Dr. Toy."

"I was fixing toys at the toy museum," she recalls. "Some of the board members called me Dr. Toy. The name stuck, and it's been with me ever since."

Since the 1970s she's written 15 books. Her weekly column, "Dr. Toy," for King Features Syndicate, appeared in 1,500 newspapers for five years. "Dr. Toy's Tips for Selecting Toys" is published on her Web site in 16 languages, including Malaysian.

Writing, traveling, speaking and search-

THE COSTCO CONNECTION

Costco sells a wide variety of toys, including train sets, board games, fire trucks, toddler and baby toys, art supplies, books, dolls and video games. Check the selection at your local warehouse or at costco.com.



Stevanne "Dr. Toy" Auerbach evaluates toys for their "play quotient." The best toys help kids gain important life skills.

ing for the world's best toys fill most of Auerbach's days. But she always makes time to be a "big toy" to her 7-year-old grandson.

"I believe parents are the child's first teachers and first 'big toy,' " she says. "I want parents and grandparents to play more with their children and grandchildren. Helping them develop the best relationship they can with their children is my goal."

Jenny Zuvela was a student at Western Washington University when she spent a summer as an editorial intern at The Connection.

Dr. Toy's shopping tips

Dr. Toy uses a tried-and-true checklist to evaluate each toy. She says, "Look for what best fits a child's interests and abilities.

Consider:

Design. Is it easy for the child to use and keep clean?

Quality. Is it worth the price, appealing in color and shape?

Durability. Is it made of good materials and will it last a long time?

Safety. Has it been carefully tested and guaranteed by the company, and does it meet government standards?

Play value. Does it have many different uses to expand creativity?

Age appropriateness. Is it neither too complex nor too easy?

Fun. Most of all, is it fun to play with?

PAUL & SARAH EDWARDS: LIFESTYLES FOR THE MILLENNIUM



Paul & Sarah Edwards are pioneers in the home-business field. They can be reached on the Web at www.working fromhome.com.

When "free" is really free

"FREE!" IS ONE of fhe most attention-grabbing words in marketing. There's no more compelling way to get someone to try your product or service than to give them a free sample of what you offer. If they like it, they will want more.

Well, that's the theory. In practice, that's only part of the story. Giving away your business can become a financial trap if you don't draw the line on just where "free" ends and service begins.

First, be sure to provide only a sample, a taste—not the whole thing. Often a "free consultation," for example, can slip into becoming the whole meal. A free consultation is an opportunity to discover a client's needs and talk about what you can provide. But if you proceed to provide it, you'll have done them a favor—not provided a service.

If you do volunteer to provide your actual product to establish a track record, get a foot in the door, generate testimonials and references or get future referrals, be sure your clients know you are offering a special arrangement. Let them know what your regular fee is and how it is a distinction for you to work with them in this way.

Then mean it. A free sample or a volunteer project is a one-time offer. Folks can't come back for more. But be sure to let them know how they can get more.

If someone loves your samples at a tradeshow booth, for example, ask if they'd like to take some home with them. If you've given away a free consultation as a door prize at a networking meeting and it goes well, don't wait for them to call for an appointment. Tell them you'd like to keep working with them and ask if they'd like to make an appointment now.

Also, make it easy to take the step from a sample to the real thing. Have a range of services or products so people can choose the level of investment they feel comfortable with. If a client frowns at signing on for a series of 10 sessions or a 10-pound order, have an alternative to suggest right away: "How about we schedule one month of sessions and see how it goes?" or "I have a 5-pound starter pack you might like."

And follow up later with those who sampled but weren't ready to buy. If you do it right, "free" can mean money or time well spent.

One-stop site for red tape



KEEPING up with federal paperwork

requirements is not only confusing for a small-business owner, it's expensive. According to the Small Business Administration, the average small-business owner spends \$7,600 per employee to stay in compliance with government regulations.

A revamped Web site, Business.gov, makes the task easier. The site serves as a one-stop place for all federal compliance information, including regulations and required forms.

Need information on overtime regulations? Do certain environmental laws pertain to your firm? Is your office up-to-date on workplace safety requirements? It's all on Business.gov.

Wanted: Tales of mom-and-pops

ARE MOM-AND-POP businesses just the stuff of nostalgia, or do they continue to be relevant today?

That's the topic that Costco member Robert Spector would like to explore in an upcoming book. And he would like your stories of mom-and-pop businesses.

"For every expert who has declared the demise of the mom-and-pop, there are millions of couples who tonight will be sitting at their kitchen table figuring out how to pursue the American dream," says Spector, a business author and international speaker.

Send your stories to Spector at momandpopstore @robertspector.com. The stores must be brick-andmortar operations that have been in business for several years. Watch The Connection for a future article based on Spector's book.

Tiny card, huge impact

IT'S ONE OF THE smallest marketing tools, but can make one of the biggest splashes: the business card. The difference between one that gets tossed and one that's kept can hinge on a few key elements, advises Melissa Crowe, vice president of marketing services for VistaPrint (www.vistaprint.com), a Costco member company based in Lexington, Massachusetts.

Here are Crowe's tips for creating business cards that will capture your company's essence—and hopefully open doors.

- Don't waste space—use the back of the card for coupons, product information, customer testimonials, etc.
- Use good-quality paper with the right weight and texture. The feel of the card is often the first thing noticed.
- Include a clear, concise positioning statement or tag line.
- Choose a color that fits your business and the audience you'd like to attract. For example, colors such as white or blue



BRAND X PICTURES

work well for the medical field, while offbeat, nonprimary colors work for an artist's card.

■ Including your photo is effective when fostering a close, personal business relationship is important, such as for a real estate agent or a wedding planner.

"A properly designed business card can be the difference between gaining and losing the interest of a potential customer," says Crowe. "Business cards represent the business professional and his or her organization long after the meeting has ended."



Jeff Mowatt is an award-winning speaker and the author of *Becoming* a Service Icon in 90 Minutes a Month. For more business ideas, see www.jeff mowatt.com.

The success of humility

THE GREATER YOUR EXPERTISE, the more likely it is that you are unintentionally rubbing people the wrong way by coming across as being arrogant and insensitive. The good news is that there's an easy way to prevent this misconception.

Mention your homework. Several years ago, a couple of branding consultants approached me about enlisting their services.

They did not start asking lots of questions about me and my industry. Instead, they began by explaining that, by way of preparation, they'd been chatting with some of my colleagues and customers to find out their impressions of my company's services. Then they asked if I would like to hear the word on the street. As you can imagine, that got my attention. And the ensuing conversation led me to engage their services.

When you talk with potential customers, begin by mentioning the homework you've done on their company. It's an opportunity to let them know that you are truly interested—and a powerful way to confirm that you're knowledgeable without coming across as one who brags.

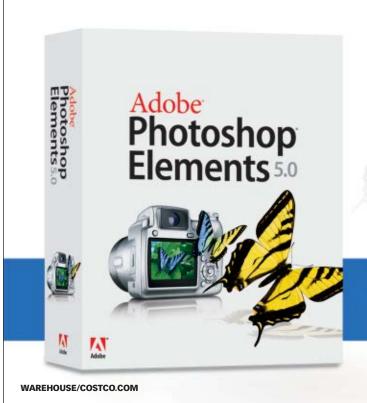
Confirm vour understanding. You may be a great listener, but are you perceived as such? Being regarded as a poor listener is a surefire way to kill a sale or curtail your career. By using a little humility, this is easy to correct. Here's the key: Simply repeat your understanding of their needs with the phrase "Let me make sure I've got this straight." If your ego were running your life, you'd never say this.

Ask permission to present. You've probably heard the expression that people don't like to be sold to, but they love to buy. That means that before you present the benefits of your products or services, remember to ask for permission.

Ask permission to present with "Based on what you've told me, I do have some thoughts. Would you like to hear a couple of options that I think would fit for you?" Once the other person agrees, they'll feel less like they are being forced, and more like they are being helped. [4]







Adobe Photoshop Elements 5.0 software combines power and simplicity so you can do more with your photos. Instantly fix flaws or adjust color and lighting with new advanced controls. Quickly drop your photos into customizable layouts and show off your creativity with dynamic Web photo galleries created using Flash® technology. And view all your photos and video clips in one convenient place.

Bring out the best in your photos

CASIO_® EXZ1000 Item #123591 10.1 Megapixels • 2.8" LCD • Wide-screen Viewing • Includes 512 SD Card and Case EXILIM Reproduce Crystal-Clear Large Prints! Keep This Year's Holiday Memories Alive With the Exilim's 10.1 megapixel quality, anti-shake DSP for photo mode and a 2.8" wide and bright LCD for viewing, your holiday memories will be as clear as the pictures you are looking at for years to come. Exilim digital cameras by Casio are small enough to fit in your shirt pocket, full of high-tech features and allow longer use between charges with Casio's exclusive Super Life Battery - so you'll always be ready to capture the unexpected moments. 'Optimized for eBay" refers to a Best Shot mode that takes pictures optimized for selling items on eBay. eBay and the eBay logo are registered trademarks of eBay Inc. **WAREHOUSE ONLY**



I am a senior and can't afford investment risk. I have been investing in municipals the past few years, receiving a 5 percent tax-free return. But now that rates are favorable on short-term CDs, what return on them would be needed to make them preferable to municipals? Is there a formula?

—Joan Coffey, Rockville, Maryland

YES, THERE IS a simple calculation that will tell you the taxable equivalent yield you need to earn on a taxable CD to equal what you can earn on a municipal bond. Here's what you need to know:

1. A =the tax-free yield

2. B = your federal tax rate, expressed as a decimal (add the state rate when applicable)

The calculation is $A \div (1.00 - B)$.

Let's run through an example. I will assume that you are in the 25 percent federal tax bracket (expressed as 0.25) and that you own Maryland municipal bonds, which means you wouldn't be hit with state tax. Subtract 0.25 from 1.00 to get 0.75. Then divide your 5 percent tax-free muni yield by 0.75, and here's your answer: You would need to earn 6.67 percent on a taxable CD to equal the 5 percent you are earning on your muni bonds.

Currently, you can earn about 5.3 percent on a 10-year CD, so it appears that munis are the better move for you.

A good online calculator that will do the math for you is at www.adviserview.com/calculators/invest/ taxYield_default.asp.

I'm an employee of the U.S. Postal Service (USPS). I'm 45 and can retire at 56, and contribute to a thrift savings plan (TSP), which is employer matched up to 5 percent. I currently contribute 5 percent to the TSP, but can increase that to 15 percent. Should I contribute more to the TSP, or to something like a Roth IRA?

-Debbie Mochan, Wallace, California

GO WITH THE Roth IRA. Your TSP is great, and you're smart to invest enough to qualify for the full match from the USPS. But as with a 401(k) or 403(b), you will owe income tax once you start making withdrawals from your TSP.

That's where a Roth makes its mark: While it's true that you will get no initial tax break when you invest in a Roth, you will not owe a penny of tax when you eventually make withdrawals, assuming you wait until you are least 591/2 and have owned the Roth for five years. This year you can invest a full \$4,000 in a Roth IRA (it's \$5,000 for individuals over 50 who meet the income requirement: modified adjusted gross income below \$95,000 for individuals and \$150,000 for married couples filing a joint

If you invest \$4,000 a year for the next five years and then invest \$6,000 a year for the six years after you turn 50 (by that time, the contribution limit will rise to \$6,000) and we assume you can earn an average of 8 percent a year and will keep the money invested until you are 65, you will have about \$195,000 absolutely tax-free.

I also like the added flexibility that comes with a Roth: You can always withdraw any contributions you have made, regardless of your age. That can be handy in an emergency. Also, you will have many more investment options, rather than just the handful of funds available through your TSP.

I have several credit-card bills with balances due from 2000. What are the smart options to consolidate these debts and pay them off?

—Charles Weber, Twin Falls, Idaho

ALWAYS PAY THE MINIMUM amount due on every card by the due date. A timely payment history-even just the minimum amount due-is the single biggest factor in determining your FICO credit score. Then, use any extra money to add to your payment on the card you most recently ran up the debt on. Your newest debt has a bigger impact on your FICO score than older debt.

For example, let's say you have \$300 you can pay each month for all your cards and you need \$150 to cover all the minimum payments. That leaves you with \$150 more you can put toward paying down the balance. Use that extra money for the most recent debt, such as unpaid balances from charges you made in 2006.

Then when you get that balance paid off, concentrate on the next balance with the next freshest debt, say from 2005.

What's your take on prepaying burial costs?

—Helen Deiches, Northport, New York

YOU ARE THOUGHTFUL to want to take care of these costs now. But I don't like the prepayment route. You give up way too much money now for a service I sure hope you will not need for years.

I think it is smarter to keep the money invested in a safe savings account where you—not the funeral company-can earn interest. Then you can leave instructions in your will, and trust that this money will be used by your heirs to cover your funeral costs.

Ask**SUZe**

Send your personalfinance questions to: **Q&A** with Suze Orman The Costco Connection P.O. Box 34088 Seattle, WA 98124-1088, or fax to (425) 313-6718 or e-mail to suze@costco.com.

Please include "Suze Orman Q&A" in the subject line. Suze will answer selected questions in this bimonthly column. She regrets that unpublished questions

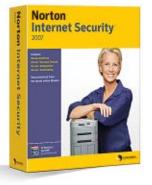
cannot be answered individually.

Suze Orman's latest book is The Money Book for the Young, Fabulous & Broke. The Suze Orman Show airs Saturday nights on CNBC. Suze can be contacted at www.suzeorman.com.

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New Service - Update Now
                                                                            Important notice from Bank!
25-Aug-06
                                                                14-Aug-06
25-Aug-06
            Your account is limited
                                                                13-Aug-06
                                                                            Verify Your Online Account
25-Aug-06
            Question from Member
                                                                13-Aug-06
                                                                            Online Monthly Security Upgrade Notification
25-Aug-06
           Five Question Survey from Central Minnesota
                                                                13-Aug-06
                                                                            Bank Survey
24-Aug-06
            Security Advisory Alert
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                                                                            New Unpaid Item Message #160006233575
24-Aug-06
            mesangge - please update your account
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                                                                            Online Account Expires Soon
24-Aug-06
            Update Your Information.
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                                                                            SSL Security/account update.
24-Aug-06
            Important Notice
                                                                12-Aug-06
                                                                            Coming soon - improvements to Online Service
24-Aug-06
            Online - $100 Reward Survey
                                                                12-Aug-06
                                                                            Account Suspend Alert
24-Aug-06
            Banking Alert
                                                                12-Aug-06
                                                                            Notification of account suspension
23-Aug-06
            A Message Regarding Your Account!
                                                                11-Aug-06
                                                                            Update Your Account Records
            "CONGRATULATIONS !!!"
                                                                            ***FIRST NOTICE*** Billing Center 204.202
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23-Aug-06
                                                                            Software Upgrade, Read this message
            Verified By Activation
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23-Aug-06
            A Message Regarding Your Account!
                                                                10-Aug-06
                                                                            Account Verification Notice
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We can smell identity thieves a website away.

17-Aug-0 **Activate Security Alert for Account Protection** 17-Aug-06 illegal Transfer Notification 05-Aug-06 16-Aug-06 05-Aug-06 Notification of gold account update! **Important Message** 16-Aug-06 **Security Update** 05-Aug-06 Listing confirmed. Sell another item now! 16-Aug-06 message from member 04-Aug-06 **Alert: Account Locked!** Online Monthly Security Upgrade Notification 15-Aug-06 04-Aug-06 **Bank Online Security Measures** 15-Aug-06 We've improved the secure area of our site 04-Aug-06 **Review Your Credit Report Verify Your Internet Banking Account Details Update Your Account** 15-Aug-06 04-Aug-06 15-Aug-06 03-Aug-06 **Please Update Your Account Information Question from Member Credit Union Notification!** 14-Aug-06 Your Account Has Been Flagged! 03-Aug-06 Alert Unpaid Item Strike Received 14-Aug-06 Your Accout Has Been Flagged! 03-Aug-06 14-Aug-06 Question about Item -- Respond Now 03-Aug-06 ** Bank One Security Notice ** 14-Aug-06 Your Info #5350287398 * 03-Aug-06 **Question from member** 14-Aug-06 **Card Fraud Control Alert** 02-Aug-06 **Verify Your Account Information**



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We protect more people from more online threats than anyone in the world.

Introducing Norton Internet Security™ 2007 from Symantec. It warns you of fraudulent websites and stops spyware and other unauthorized invasions of your computer. It proactively protects you from today's online threats and tomorrow's. So you can surf the Internet with the peace of mind of knowing you're protected.

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Sick about doctors' fees?

Auction alert Home scams

SOME DOCTORS are finding new ways to make up for dwindling income by passing new fees on to patients, according to various reports.

They are generating cash by charging for formerly free services such as refilling prescriptions over the phone, writing permission or excuse letters and providing copies of patients' files, to name just a few examples.

Some medical offices are also reportedly charging for returning patient phone calls or e-mail, filling out medical or insurance forms and responding to other clerical requests.

Medical experts say such fees are inevitable as practitioners seek increased cash flow to make up for Medicare treatment cuts, lower health-care insurance fees and higher office operating expenses.

"In the old days, we just did it—it was part of doing business and doctors would absorb the cost," says an East Coast pediatrician. "But in today's climate, with so much paperwork involved, doctors feel they can no longer give services for free."

For example, the pediatrician said he now charges \$5 for such services as filling out school, camp or athletic participation forms.

If you have questions about any charges, discuss them with your physician. You might also want to check the American Medical Association Web site at www.ama-assn.org to see if such charges are allowed by AMA policy.

Be smart about online auctions

Buying and selling items online through auctions, classified ads, newsgroups and chat rooms puts buyers at risk for many common types of fraud. Unfortunately, resolving disputes can be difficult when the seller is in a different city, state or country.

Crooks apparently know that federal agencies may be unable to help buyers because many laws don't apply to private sales between individuals.

Here's how you can protect yourself.

- Find out how the auction works before you bid. Don't assume that the rules or protections of one Internet auction apply to another. For example, can you cancel a bid? Does the site provide free insurance or guarantees for items that are not delivered or don't match the description?
- Research the value of the item you are bidding on. Establish your top price and stick to it. Don't bid on an item you don't intend to buy; otherwise, if you're the highest bidder, it's yours!
- Use an escrow service if the seller can't accept payment by credit card. In such a case, a third party holds your money until you get your purchase and

approve release of your payment to the seller. Just make sure you use a reputable escrow service. Check it out the way you would any business.

Scam artists target homeowners

Once a property owner misses two or three monthly payments, a lender routinely files a public notice of default with the county recorder's office, which is a precursor to formal foreclosure. Scam artists simply have to read the notices

to find possible victims. They then descend on the homeowners with outstretched hands and an offer to help, and trick them into signing over title to their homes.

Here are some tips to prevent foreclosure fraud: Never sign a contract under pressure. Never sign away ownership of your property to anyone without getting advice from a lawyer or knowledgeable expert. And don't make mortgage payments to someone other than your lender.

Also, beware of any home sale contract in which you aren't formally released from liability for your mortgage. And if you're not English-speaking, use your own translator; don't depend on translation offered by others.



David Horowitz is a leading consumer advocate. His "Fight Back!" commentaries are heard daily on the Jones Radio Network. For stations and times, check the radio page at www.fightback.com.

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Ask David. Horowit

WHEN I HAD new bedroom furniture delivered, the delivery men damaged my hardwood floor, leaving a 15-foot gouge from the entry to the bedroom. Several refinishers agree that the entire downstairs floor must be refinished because a repair will be obvious, and my family has to move out while the work is done. But the store's insurance company says they're liable to fix only the gouge, not the whole floor.

> Richard San Ramon, CA

RICHARD, if the delivery

service is part of the store, then they should be insured for such damages. You should file a claim to restore the floor to its original condition, plus housing costs for your family during the repair. Keep a paper trail of all your communication, with all offers or

counteroffers in writing. If the store refuses to do the necessary work, turn this case over to your insurance company. Your best bet may be to have the repairs done under your own policy and have your insurer subrogate the claim—going after the store's insurer to cover damages.

Do you have a question for David?

Just log on to www.fightback.com and "Ask David." He will personally respond to your problem if you follow the instructions printed on his Web site. (Costco members receive a rebate off the normal fee.) Questions and answers of the greatest interest to Costco members will be used in this column with the permission of the contributor and will be posted on www.fightback.com.

■INFORMED debate



Should airport security procedures include ethnic and religious profiling?

The British government plans to introduce airport security measures that would allow staff to focus on passengers who they believe pose the greatest risk. This not only involves selecting people who are behaving suspiciously and have unusual travel patterns but will include travelers with certain ethnic or religious backgrounds. Proponents believe the new policy will be more effective at identifying potential terrorists than the existing random searches. Opponents argue that such a policy amounts to racial profiling, a human-rights violation of international standards. Should the United States adopt this policy? What do you think?



Find out more about this topic on the Web:

www.timesonline.co.uk/article/0,,2-2313135,00.html www.fed-soc.org/Publications/Terrorism/racialprofiling.htm http://news.bbc.co.uk/2/hi/uk_news/4794975.stm

Louis Badalament Oakland Township, MI



If a certain subdivision of people, whatever their nationality, ethnicity, etc., have an established history of

criminality, we should have the right to look for those traits.

Jeffrey Luettich La Pine, OR



Profiling is not politically correct but seems to be the best way, simply because you see certain eth-

nic, religious backgrounds more susceptible to terrorist acts.

Elaine Hauck Las Vegas, NV



Those who have nothing to hide welcome the opportunity to prove it. Preserving our safety is vital to all honest citizens.

from members:

Jeffrey Okun

Encino, CA

Everyone is potentially at risk and potentially a terrorist. Profiling is a way to make things

guicker, not safer.

Bernadette Waters Chelmsford, MA



My mother always said "Don't judge a book by its cover." I don't think we should judge people that

wav either.

Geneva Anderson Southfield, MI



Ethnic profiling goes against everything we, as U.S. citizens, want and believe to be a part of our lives.

from experts in the field:



Daniel Pipes (www.DanielPipes.org) is director of the Middle East Forum and author of Miniatures: Views of Islamic and Middle Eastern Politics (Transaction Publishers, 2003).

PRESIDENT GEORGE W. BUSH refers to the enemy in the war on terror as "Islamic radicals." Official U.S. policy sees the country at war with those Muslims who support an extremist, jihadist, misogynist, anti-Christian, anti-Semitic, totalitarian form of Islam.

Yet, whatever the president says at the loftiest levels of policy making, the traveler boarding an airplane in the United States encounters something quite different: an insistence that everyone is equally suspect. Department of Transportation guidelines, for example, forbid security personnel from relying on "generalized stereotypes or attitudes or beliefs about the propensity of members of any racial, ethnic, religious or national origin group to engage in unlawful activity."

Fortunately, some movement away from this rigid approach has taken place. In late 2003, the Transportation Security Administration introduced a passenger profiling system known as Screening of Passengers by Observation Techniques. It now operates in 12 U.S. airports and uses behavioral pattern recognition to focus on extremely high levels of stress, fear and deception.

This marks a step in the right direction, but well-trained terrorists reveal neither stress nor fear, implying the need for a deeper probe. Toward this end, some analysts, such as Michael A. Smerconish in his 2004 book, Flying Blind: How Political Correctness Continues to Compromise Airline Safety Post 9/11, propose that counterterrorism measures focus on race and ethnicity, and specifically on "young Arab male extremists."

Focusing on observable characteristics such as Arabic names or a Middle Eastern appearance is easily done. But, like nervousness, these are crude criteria that do not get to the heart of the problem. Also, looking exclusively for young Arab males will inevitably spur terrorists to rely on older, female, non-Arab operatives.

Instead, law enforcement must focus on the motivations behind violent acts. Radical Islam inspires Islamist terrorism. As all terrorist jihadists are Muslim, using intelligence to focus on the 1 percent of the American population that is Muslim is both logical and inevitable.

from experts in the field:



Rebecca Clayborne Hershey is an adviser for Amnesty International's USA Program (www.amnestyusa.org).

RACIAL, ETHNIC AND RELIGIOUS profiling is an ineffective and discriminatory practice that actually makes us less safe. This type of profiling (collectively called racial profiling) is unreliable, because instead of looking at criminal behavior, officials target individuals and groups based on factors that have nothing to do with whether someone has committed a crime, such as the color of a person's skin. Racial profiling has never been

effective and only serves to devastate innocent people and entire communities.

In a yearlong study of racial profiling, detailed in its report *Threat and Humiliation*, Amnesty International held public hearings across the country and heard from law-enforcement officials, profiling victims, human-rights advocates and experts on various aspects of profiling. Time and again, testimony pointed to one conclusion: Racial profiling does not work and, in fact, is counterproductive. A Muslim man told us about the humiliation of being stopped by police officers who asked if he had any bombs or dead bodies in his vehicle. A Muslim physician told of how law-enforcement officers advised her not to bring any Arabic books to the airport.

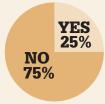
These testimonies reveal how racial profiling turns someone's skin color, heritage, language, ethnicity or religion into a crime. The resulting humiliation that profiled victims and their families suffer creates suspicion and fear of law-enforcement officials. Effective police work depends on citizen cooperation. Because of profiling, entire communities avoid law enforcement at all costs, making investigations more difficult.

One out of every five people in the world is Muslim. Islam's 1.5 billion largely peaceful adherents come in all races and ethnicities. Law-enforcement resources are limited, and casting an enormous net that captures an entire religion and scores of ethnicities will never work.

Profiling is not only too time consuming, but if terrorists know that a certain profile is stopped at airports, they will simply engage individuals who do not fit the profile. While the Transportation Security Administration is busy searching the woman wearing the headscarf or the man with a long beard, their attention will be diverted from the Timothy McVeigh-type individual who truly intends harm. Profiling is contrary to all human-rights principles, morality, good police practice and, most of all, common sense.

OCTOBER **DEBATE RESULTS:**

Should voting be encouraged through lotteries?



Opinions expressed are those of the individuals or organizations represented and are presented to foster discussion. Costco and The Costco Connection take no position on any Debate topic.





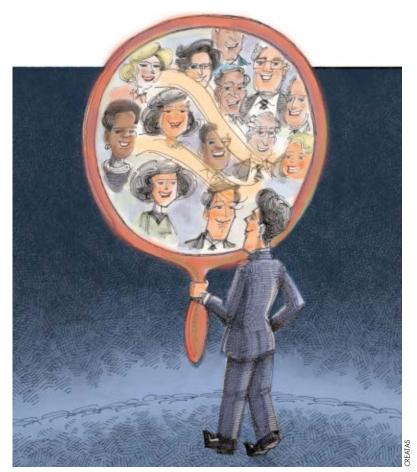
See Dialogue pages for more debate responses This story originally appeared in the March 2004 issue.

What is leadership?

This critical component

of business success

has many dimensions.



A look at leadership

By Anita Thompson

you're running a small business, you are potentially a "leader." Employees look to you to set the direction of the company. Customers have expectations of you, and often the community does as well. How you respond to these expectations can make a big difference in the success of your company and your relationships. But what does it take to be a leader?

Defining leadership is a little like trying to corral a cloud. Just when you think you've got it, it moves on.

And being a leader isn't much different. There is no set of rules or prescriptions that make one a leader. The many books penned by those with business, political or military experience each espouse a slightly different set of skills.

Certainly the view of what makes a leader is changing. Tom Peters explained the trends as only he can in *Fast Company* (March 2001): "Think of pre-1990 as the Age of Sucking Up to the Hierarchy. The Age of the Promise 'Em Everything Pitch lasted from 1995 to 2000. The next five years will be the Age of No-Bull Performance."

So maybe the place to start is to consider what a leader isn't.

Today's leader isn't the person with a high charisma quotient.

Thankfully, high-profile, command-and-control-style leaders seem to have had their day. Today's leaders aren't as concerned with getting their picture on the cover of *Business Week* unless it's for demonstrating top performance.

In his landmark book, *Good to Great*, Jim Collins examined the companies that broke out of the pack to become standouts in their industries. He found that, unlike the CEOs who create media buzz, the leaders of "great" companies are instead quietly *focused* on achieving their vision for their firms. He calls them Level 5 leaders and describes them as having "a paradoxical blend of personal humility and professional will."

They are driven to produce results that benefit the company, but when results are achieved they are quick to credit others. The celebrity CEOs, on the other hand, are quick to blame others—imports, the market, whatever—as the culprit for their lack of success.

66 A huge amount of research shows that effective leadership accounts for, at the very least, 15 percent of the success of any organization.

—Warren Bennis

Today's leader isn't "born," but made.

The idea that only certain people, or certain types of people, are cut out to be leaders is another myth. What is true is that some people believe (or have been told) that they are not cut out to be leaders, and, as a result, they don't step up to the plate, says Dr. Bruce Avolio from the University of Nebraska-Lincoln Gallup Leadership Institute.

Warren Bennis and Robert J. Thomas interviewed leaders of different generations—under-35 dot-com innovators and seasoned 70-plus leaders—for their book *Geeks and Geezers*. All of the leaders credited a lifechanging experience with getting them to reevaluate the path they were on and redirect it in some way.

"The one key asset that all leaders share, whether young or old, is their adaptive capacity," the authors note. "The ability to process new experiences, to find their meaning and to integrate them into one's life is the signature skill of a leader and indeed anyone who finds ways to live fully and well."

If leadership results from on-the-job training, so to speak, it would seem everyone has the potential to be a leader. As Dr. Avolio has said, "Leadership development occurs across one's lifespan."

Today's leader isn't always the boss.

There are many opportunities for people to assume leadership roles without having been anointed as such. As Michael Useem, director of the Center for Leadership and Change Management at the Wharton School, has noted, "Everybody should be good at leading, whatever their level in the hierarchy."

Within organizations large and small, work teams form around special projects. Leaders are often selected informally by the group, and leadership may switch from one individual to another depending on what strengths are needed at the time to move the project forward. In a small business these opportunities can groom people for future management roles as the business grows. In an open environment, employees can feel free to use their best skills and make suggestions for improvement.

Bob Nelson, author of 1001 Ways to Take Initiative at Work, agrees. "Anyone in an organization can be a leader. The ability to lead is not a trait formally conferred only on supervisors or managers. In fact, some might say that the most effective leaders in

their organizations are informal leaders, line workers without any official supervisory or management role."

Today's leader isn't only in big business.

Reviewing the array of books available on the topic of leadership, it would be easy to assume that only large organizations spawn leaders. Whether the tome is on being a change agent, a "servant leader" or a "primal leader," the focus is usually on big business.

While it's true that most small-business owners are focused on bottom-line issues, how they run their businesses demonstrates their leadership. Are they customer focused? Do they treat their employees well? Are they fair and ethical in their business dealings? Are they working in their communities in chambers of commerce, Rotary and other organizations? And, most important, do they walk the talk?

CONNECTING

In addition to the books and Web site already mentioned, here are some further resources to learn more about leadership.

- Leadership for Dummies, by Marshall Loeb and Stephen Kindel (IDG Books, 1999)
- Leadership Is an Art, by Max De Pree (Dell, 1989)
- Big Dog's Leadership Page (includes excellent quotes on leadership): www.nwlink. com/~donclark/leader/ leader.html
- Emerging Leader: www.emerging leader.com/
- Smartleadership.com: www.smartlead ership.com

Warren Bennis: **Leadership is based on character.**

hat is leadership? At its most elemental level, we know it is a tripod of factors: a leader, followers and a goal.

We also know that leadership is of fundamental importance for the success of any organization, from a Girl Scout troop to a Fortune 500 company, from a church to a school system. A huge amount of research shows that effective leadership accounts for, at the very least, 15 percent of the success of any organization.

We also know that the tripod is only the anatomy of leadership, and it is a necessary but not suffi-

cient condition to achieve excellence. In order to take the organization to the highest possible level, leaders must engage their people with a compelling and tangible vision. They must generate and sustain trust. They must be able to navigate the delicate balance of success—as illustrated by profitability, for example—and a culture of human decency.

At the end of the day, character is the core competency of leadership. Everything else is perishable. This brings me to another tripod, that of character, and this one must be kept in balance or it tips over. The legs of this tripod are (1) ambition and drive; (2) competence and expertise; and (3) a well-exercised

moral compass. An effective leader balances these forces. Drive without competence and integrity produces a demagogue. Competence

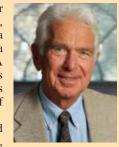
without integrity and drive manifests a technocrat. Someone who has ambition and competence but is void of integrity is a destructive achiever. We've seen all too many of them.

Leaders and managers are not one and the same. Leaders do the right things. Managers do things right. Managers focus on the hower to, the short-term, the bottom line. Leaders build cultures that create self-esteem, generate and sustain

trust, elevate the dignity of work, create community and foster open communication and, finally, encourage growth and learning.

Leadership is both sun and soil; it simultaneously empowers one to achieve and feeds the spirit. That is perhaps all we really need to understand.

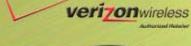
Warren Bennis is the University Professor of Business Administration at the University of Southern California Marshall School of Business. He is the author of the awardwinning On Becoming a Leader and most recently Geeks & Geezers (Harvard Business Press, 2002; www.geeksandgeezers.com).















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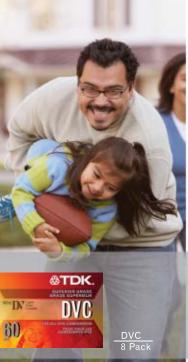
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WAREHOUSE ONLY





FOR MARCIA GANNON, choosing charities is a simple exercise. The co-owner of Sunset Salon in Faribault, Minnesota, donates gift certificates to almost every local charitable fundraiser. Her business benefits from the enhanced exposure, the actions are applauded by its 33 employees and Gannon savors the emotional high of helping others.

By Harvey Meyer

"In a small town, there's still a philosophy of 'It's better to give than receive,' " says Gannon. "I've found that when you give, it comes back tenfold."

But for many small firms, pinpointing charities—there are more than 1 million in the United States alone—isn't always that easy. How do you know a charity uses donations wisely? Should gifts stem from emotional attachments or be tied to business objectives? As National Philanthropy Day (November 14) arrives, these are pertinent questions.

Because of government cutbacks, particularly to social services, charities need support more than ever, says Paulette Maehara, president and CEO of the Alexandria, Virginia-based Association of Fundraising Professionals (AFP). But there's another, more selfish reason to donate: "You feel wonderful," says Maehara, a Costco member, "because you've helped to make a difference."

Andrea McManus, a Calgary, Alberta, fund-raising consultant for nonprofits, gives to a breast-cancer-prevention nonprofit because of strong emotional connections—she and her mother have had breast cancer.

But McManus notes that many companies also contribute for pragmatic reasons.

"Donations raise businesses' profile and show employees you're a good, community-minded citizen," says McManus, a Costco member. Contributions to qualified organizations, called 501(c)(3) organizations, can also be tax deductible.

Before selecting a charity, consider these giving guidelines.

Develop a giving plan. Whether contributing cash, in-kind services or products, or volunteering, donors should consider drafting a general outline of charitable enterprises they will support, whether homeless shelters, environmental causes, health-related organizations or other groups. A giving plan tends to counterbalance impulsive, emotional contributions and encourages careful consideration of a charity. A defined plan also makes it easier to tell other soliciting nonprofits your charitable dollars are already spoken for.

How much should you donate? No rules here, but affordability obviously is a factor. Also, know that the more charities you target, the more you tend to give. The IRS allows tax deductions on charitable contributions of up to 5 percent of pretax income.

When should you give? Again, it's an individual decision, but many nonprofits actively seek funds during the last quarter of the year.

Seek written information. Fraudulent organizations, sometimes sporting names suspiciously similar to established nonprofits, may emerge, especially after major disasters. Asking a charity for written information offers a chance to step back and assess the organization. Look for a working phone number and secure Web site, and an overview of the organization, its mission, programs and budget.

GuideStar, an organization that provides comprehensive information on nonprofits,

has IRS Form 990 tax returns for 1 million U.S. charitable organizations on its Web site, www.guidestar. org (registration required). Form 990s are required for most charities and list the amount spent on fundraising, revenues and expenses; names of board members; even compensation for top officers.

Ask key questions. Don't be bashful about asking for Form 990s and if a charity adheres to the AFP or other codes of ethics. Also, query whether it subscribes to the Donor Bill of Rights, a 10-point document that states donors have the right to require a nonprofit to describe, among other things, how donated resources will be deployed. Also, ask whether the charity is tax exempt or a 501(c)(3)—required for your contribution to be tax deductible.

"The safest bet is to give to more mature, larger organizations that tend to have lower fund-raising costs," says Maehara. But she acknowledges that such a policy omits smaller, more entrepreneurial nonprofits that perhaps are making progress on challenging concerns that your company may identify with more strongly.

Volunteer. Aside from talking to people familiar with the charity you've targeted, consider volunteering for it. That could mean grunt work at a fund-raiser or serving on a committee or board. In any case, volunteering offers an up-close-and-personal view of the charity's operations.

In the end, guidelines are just that: guidelines. Many small companies may feel compelled to make spur-of-the-moment, emotional donations-and that's OK. But more information about a charity will help ensure that your giving counts.

"There are so many benefits to giving, both for a charity and for a business," says McManus. "By not giving, you're really missing out on a great opportunity."

Harvey Meyer is a St. Louis Park, Minnesota, freelancer.

Connecting

- The Association of Fundraising Professionals Fundraising Resource Center has more than 3,200 reference works and periodicals on fund-raising, volunteering and philanthropy, including charitable-giving guidelines. See www.afpnet.org.
- Guidestar serves as a clearinghouse of information on nonprofit organizations for potential donors. See www.guidestar.org.

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Triumphing over tragedy, this couple shows the power of faith

Doubles



HAVING TWIN TODDLERS is a blessing—and a challenge. Which is how the Klein family regards most things: If it's not very challenging, it's probably not going to end up being a blessing.

Rebecca and Stuart Klein met on a blind date in 2001 at the Beverly Hills Four Seasons Hotel and found they had three things in common from the get-go: they were ready to settle down, they were Orthodox Jews—and they were in wheelchairs.

Stuart is quadriplegic and Rebecca is paraplegic. Horsing around with friends while in college, Stuart fell off a couch and was paralyzed from midchest down. He has some sensation in his arms and wrists, but no motor movement in his legs.

Rebecca was paralyzed from the hips down by polio as a 14-month-old. Her parents decided to move the family from Jerusalem to New York, and then finally settled in Los Angeles in search of better medical care.

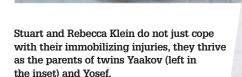
"I thought there was not love at first sight, but that there was a possibility," recalls Stuart. "We started out with something in common—she knew where I was coming from. She's very sweet and definitely worth a second date, I thought."

Rebecca embraced their similarities, but did have misgivings about their 15-year age difference: He's 43, she's 29. Despite that, the two married in 2002 after six months of dating and a whirlwind sixweek engagement.

"It was an adjustment, but a good one," Rebecca says. "I better appreciate what I am capable of, especially in comparison to his limitations."

One year after they got married, the couple consulted with the Miami Project to Cure Paralysis on how to deal with their spinal-cord injuries and how to live a more comfortable and fulfilling life. (The Miami Project is a research center that is dedicated to finding more effective treatments and, ultimately, a cure for paralysis.) The Kleins also sought help in researching options for conception.

"Some people asked us if we were crazy to start a family, but we had a goal and our faith, so we knew that nothing would stand in our way," Rebecca says.



Less than two years later, Rebecca gave birth to twins. Yosef Netanel and Yaakov Aryeh, who turned 2 in July, differ not only in looks but also in personality. "Having the kids is our biggest triumph," Stuart says. "Day to day we're able to pull it off."

Pulling it off is hectic, to say the least. Though they employ a live-in nanny and a daytime aide for Stuart, and Rebecca is a stay-at-home mom, apartment living in Los Angeles with twin toddlers and two wheelchairs is tough.

Rebecca notes that their motorized wheelchairs (they use non-mechanized ones on the Sabbath) are like toys to the kids, who ride along themselves in a double stroller with a specially equipped side handle.

Both boys are described by their parents as happy and mellow kids who like to be read to and included in everything. But Yaakov takes after his mother, is very logical and likes to study things, while Yosef takes after his father and is more of a daredevil.

Even though Stuart can't get down on the floor and play with the kids, he can smile, sing, interact with them and even learn from them. "The whole day is great," says Stuart, who works from home as a graphic designer, creating Judaic art on the computer, and as a tutor, teaching Jewish meditation.

"There are no guarantees what the next day will bring, but if you're smiling and connected spiritually, you either choose to do your best or your life goes downhill," Rebecca says, summing up their family philosophy.

Adds Stuart, "We have an acceptance that no matter what happens it is for the best. There's a reason things happen."

Shana McNally is a writer in Costco's Marketing Department.



Names:

Stuart and Rebecca Klein

Members at:

Burbank, California

Members since: 2000

Contact at:

hitbodedut@yahoo.com

To see a video of the Kleins, go to

http://homepage.mac.com/ raf622/iMovieTheater25.html

Comments about Costco:

The Kleins frequent Costco for health and beauty aids, food items and children's apparel, as well as indulgences such as potato chips and salsa.



a daunting task. You want to buy that "just right" gift, but you're overwhelmed with the abundance of cool games, gadgets, dolls and other stuff that you never even knew existed.

> To help Costco members avoid this scenario, The Connection asked some toy-industry experts for advice.

Have a goal

Tim Walsh, author of Timeless Toys (Andrews McMeel Publishing, 2005), who, as a child, loved spinning doughnuts on his Big Wheel, says successful toy shopping begins before you leave the house.

The key question to ask is, Who are you buying for?" Walsh says. His advice may seem obvious, lisher of Toy Tips Magazine (www.toytips.com) recommends making a list, complete with each child's name, age, skills and interests. Szymanski, whose favorite toy as a child was her Raggedy Ann doll, says the list will help you find the right gift, especially if you have to resort to Plan B because an item you had in mind is unavailable.

Quiz the parents

If you aren't very often around the children you are buying toys for, you'll need to do a little homework to learn about their likes and dislikes. Costco member Stevanne "Dr. Toy" Auerbach (www.drtoy. com), a syndicated columnist and author of many books about buying toys, says quizzing the child's parents is the best place to start.

"Parents know what their children are currently playing with," says Auerbach, who spent untold hours playing with jacks and a ball as a child. "So, if a child is into Legos or an erector set, you might consider buying a toy that will mesh well with the child's present interests, such as a toy car or Lego truck."

Direct approach (the wrong way)

As a father of five, I wondered if asking children what they want for a gift directly might yield even better results than asking their parents. So I phoned home. Emmett, my 11-year-old son, answered.

"I'm writing a story about buying toys for children, and I need your advice," I told him.

"Oh, well, that's easy," he answered. "Just buy the kid whatever he asks for, if you can afford it."

"OK, buddy, what do you want for Christmas?" I asked, seizing the opportunity to test Auerbach's advice.

"Well ... maybe a Star Wars blaster gun," he said. "Really?" I asked, knowing that he's been pining away for an artist's light table on which to perfect his undying love of cartooning.

"Yeah, or maybe a new video game," he said. While I'm sure he would enjoy the gifts he suggested, they certainly were not things he's been talking about lately, like the light table. I tried the direct approach with my other kids with the same result (except for my 5-year-old daughter, Tess, who always wants more lip gloss). I'm a believer now. Since children tend to freeze up when you ask them what they want directly, it's best to do your homework in other ways.

Go window shopping

Instead of asking children what they want pointblank, Auerbach suggests taking children "research" shopping. And if you don't live close enough to take them to a store, she says, virtual shopping, an online shopping spree, can be very useful. Why? Because television commercials and marketing materials often exaggerate toys' capabilities, it's best to let children discover them firsthand (or virtually firsthand).

Research shopping comes with a warning: "When you go to look at toys [or visit Web sites] together, make sure they understand that you are not going to buy anything right then, but that you just want to look," Auerbach says. "And ask them questions such as 'Tell me what you like about this,' and 'What else do vou like?'

Auerbach says the resultant wish list will show you not only what children like, but also what they are influenced by, enabling you to achieve the goal of buying toys and gifts that dovetail with their interests and with the toys they already own.

Determine family values

Walsh notes another important advantage of asking children's parents about gifts. Quizzing them gives you vital information about family values and the parents' sensibilities.

"Toys that seem harmless to a well-meaning aunt or uncle, such as a toy gun, can be taboo to

parents," Walsh says. He says the same is true of high-tech "toys" such as iPods. While a 6-year-old may be fascinated with these gadgets, his or her parents may want their kids to stay kids for as long as possible and may feel such gifts are more appropriate for teenagers."

Other points to ponder

Walsh says another important consideration is the well-being of the child. "For instance, childhood obesity is a growing epidemic in our society," says Walsh. "If a child you're buying for might be at risk, perhaps that video game is not the best choice. Think Wiffle ball or Frisbee! There are even great games like Twister Moves [a game in which kids twist and dance to music]

that get kids off the couch and moving."

Szymanski, Walsh and Auerbach unanimously agree that gender stereotypes (boys prefer physical activity, girls prefer tea parties) influence poor toybuying decisions because children are individuals. Each felt that there is no substitute for knowing, or gathering info, about the child or children on your list.

See an archive profile of Dr. Toy in the November Online Edition. Go to costco.com and click on Costco Magazine."



automobiles are gifts that dovetail perfectly with some childrens' interests

YOU GOT the dates on your calendar mixed up and now you're in the toy section, frantically looking for a last-minute birthday gift for a child. Between panic-stricken breaths into a paper bag, you find a toy-expert hot line. Here's how each of the experts interviewed for this article would answer your hysterical call.

(1) "When in doubt, stick to the classics, such as Play-Doh, Crayola crayons, Monopoly, Clue and

Mr. Potato Head. There's a reason some of these toys have been around for 50, 60 and 75 years!"—Tim Walsh

(1) "Books, books and more books! Find a subject the child enjoys and add a big chocolate bar to the gift ribbon."-Marianne Szymanski

(Don't feel like you actually have to buy a gift at a store. Gift certificates from stores allow the child choices and save parents the trouble of returning a hastily bought gift."—Stevanne Auerbach







The wedding flowers arrived on time, in excellent condition, and they were beautiful!
We have never seen such perfection!"
—Diane Whitworth

By Steve Fisher

AS ANY COSTCO member knows, one of the most exciting aspects of shopping is the sense that a trip to a warehouse is like going on a treasure hunt. While members might have an idea of what they can expect to find, every step of the way provides pleasant "can't live without it" surprises.

If the warehouse operation is a veritable treasure hunt, costco.com is a virtual one—and even more of a surprise than most people expect. A new adventure beckons, and it helps to know what lies ahead. Here's a look at what you will, and won't, find on costco.com.

Setting things straight

Even after seven years, some misperceptions still surround costco.com. Here's the truth.

■ Costco.com is not a cyber-mirror of the ware-houses, carrying all the same products.

"There is only about a 10 percent overlap in inventory," says Ginnie Roeglin, Costco's senior vice president of e-commerce and publishing. "Members will find a few things they see in the warehouses, but they'll discover a whole lot more online at costco.com."

There are practical reasons for costco.com being an alternative experience. According to Mike Pollard, vice president, costco.com, "In the warehouses, floor space is at a premium. We can put more, and bigger, items online. Where a warehouse may be able to feature a handful of furniture, for example, costco.com's possibilities are virtually endless."

For example:

Furniture. From individual pieces to complete rooms, hundreds of furniture items for every room of the house and office are available at costco.com, year-round.

Tires. Due to space limitations, warehouse tire centers may stock only the most widely used tires. Costco.com offers an expanded selection of tires for almost any vehicle. A user-friendly search tool helps members with specialized tire needs find the wheels they seek and have them shipped to their local warehouse for installation. A phone call or e-mail notifies members when the tires are on-hand and ready to be installed.

Office products. A new business-products program features thousands of items: everything from corporate gifts and office furniture to a vast selection of ink and toner cartridges to paper clips. In most cases, next-day delivery is possible. Costco.com even offers a simple way to order a business products catalog by clicking on the button on the right sidebar of our home page.

Year-round seasonal items. Costco warehouses feature some items on a seasonal basis, whereas costco.com can offer them year-round. Patio furniture, generators, grills and spas are all available online, whether the weather is right for them or not.

Sporting goods. One of costco.com's key initiatives this year is beefing up the selection of outdoor,

exercise and sporting goods equipment, adding brands such as Coleman, NordicTrack and Kidder waterskis.

Special buys. Sometimes Costco's buyers find fantastic deals on spectacular items available in limited quantities. Members might find a one-of-a-kind diamond ring or a Cadillac Escalade® electric golf cart.

According to Liz Elsner, costco.com's vice president of merchandising, "Our mission statement at costco.com is to give our members exceptional values as the warehouses do on upscale merchandise not found at their local Costco."

Safe and secure

■ Financial and personal information is steadily protected. One of the main reasons people cite for not shopping online is the fear of identity theft. Costco.com adheres to industry data-security standards and goes above and beyond. Costco also pledges to never share individual information with third parties, other than necessary shipping information.

In addition to technical security, a hall-mark of Costco shopping is the security in knowing that any purchase is backed 100 percent by the company. Members who are dissatisfied with any purchase need only return it to receive a full refund.

Items purchased on costco.com may be returned to any warehouse. Large items can be picked up from the member's home or office, but direct returns to the warehouse will yield a faster refund. And while many online

retailers offer prepaid mailers or reimbursements for return shipping costs, Costco also refunds the initial shipping charges.

The facts about shipping

- Costco negotiates the lowest possible charge for shipping and passes the savings on to members. Shipping charges reflect Costco's actual cost. Web sites that offer "free shipping" may just fold the cost into the price. The shopper pays for it but doesn't realize it.
- Items do not ship from or to Costco membership warehouses. The fact is, most items ship directly from the supplier. Larger items, such as furniture, may ship via private delivery services. So there is no picking up online items from Costco membership warehouses.

Also, shipping times listed on the site are conservative estimates and can vary, based on the point of origin and the final destination. Impressively, Costco has a 98 percent on-time rate, one of the best in the business of online retailing.

■ Orders and shipping addresses cannot be changed after the order is complete. Costco.com processes orders electronically. An order may be in transit within hours after a member presses the "Send Order" button, and orders cannot be cancelled or changed if merchandise has been shipped. This is true with most, if not all, online shopping. Always check order information carefully before completing the transaction.

■ The cost of shipping does not negate the value. Here's a point to which I will take off my reporter's veneer of objectivity and personally attest. I recently shopped for an item to send as a gift. Having been raised in a place where everyone either has "a cousin in the business" or "can get it for you wholesale," finding the best bargain is an absolute priority for me. The price of the item was lower on costco.com than on other sites, but that was before adding shipping and taxes. The second-lowest price for the item, on another site, included shipping but not taxes. When I did the math, buying on costco.com, even with the shipping cost and taxes added, was less expensive than buying from the other guys. And with the 2% Reward from my Executive Membership and the 1 percent rebate from my



Cool tools at Cocom

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COSTCO.COM PROVIDES interactive tools to help you find items or services, manage accounts and find information to make life a little easier. (Where to find these tools is in parentheses and may require registration before use.)

Auto buying. Research new cars and find a local dealer who offers special deals to Costco members. ("Services"> "Auto & Home"> "Costco Auto Buying Program")

Build a unique diamond solitaire. Learn everything you need to know about shopping for diamonds, then select shape, price, carat size, color and clarity to order a ring for that special someone. ("Jewelry & Fashion">"Build a Unique Diamond Solitaire")

Costco Cash card. Check your card's balance. ("My Account">"Log in">"Costco Cash Card")

Costco cookbooks. Browse 1,000-plus recipes from Costco's five cookbooks to help make your next meal memorable. ("Costco Cookbook"> "Contents" or "Resources")

Custom wine cellars. An easy-to-use online design template offers a simple way to create the perfect wine cellar for any home, restaurant or store. ("Food & Wine">:"Wine Cellars & Beer Coolers">"Apex Custom Wine Cellars")

Membership. Sign up for a new membership or American Express Card, or renew an existing membership. ("Membership")

Photo Center. Order prints for pickup at

your local Costco warehouse or special photo gifts to be delivered. ("Photo Center")

Rebates. Submit a rebate request, check the status of an existing request and find out what rebates are being offered at any given warehouse. ("Rebates")

Shopping list. Create a list of items to purchase online, now or later. ("Shopping List")

The Costco Connection. The Connection's Online Edition combines the highlights of the print version with the added value of extended and supplemental content, including a searchable archive of recent issues. ("Costco Magazine")

Travel. Choose from a wide range of vacation packages, rent a car or book a condo for a holiday getaway. ("Travel")

Members **SDEAK**

"I placed an order online for delivery [of flowers for Valentine's Day]. It was delivered in a timely manner and right to the door, even though it was an apartment. The product was beautiful ... and packaged beautifully! Thank vou so much. I am so pleased. In the future all my flower orders will be through costo.com."

> -Cheryl Kephart Surprise, Arizona

"Based on your correspondence. I have purchased the desired item. Want to thank you for taking time to respond to my queries. If customer service is always this good, why shop elsewhere??!!!!"

> -Mark P. Venice, CA

"I just had the best online experience, purchasing tires through Costco. I found my tire in no time and, a week later, received an e-mail that said my tires were in. I went to the Costco warehouse, had them installed and all I had to do was sign the receipt. Thank you for running such a smooth operation!"

> -Curt Moore Fresno, CA

Connecting

To explore the world of Costco online, go to www.costco.com.

If you do not have a computer at home, some warehouses have costco.com kiosks where you can browse and order merchandise. See the specialty services listing on page 106 for locations.

American Express Card, the net cost proved an absolute steal. I rest my case.

He (or she) who snoozes ...

It is easy for the average member to take a casual approach to costco.com, visiting only when a particular need arises. But, as members discover the hard way, while lots of treasures at a Costco warehouse are abundant and regular, many others make an appearance and vanish quickly, never to be seen again.

The online treasure hunt is the same. The trea-

sures on costco.com-products, services and features—are constantly changing. Members who register their e-mail address receive regular messages highlighting new content and presenting special offers, so it pays to register. (Costco does not share email addresses with third parties.)

The supply may be limited or one-time-only, as with test runs or special purchases. Savvy shoppers should not hesitate but should snap up an appealing deal quickly, or risk being plagued by procrastinator's remorse.





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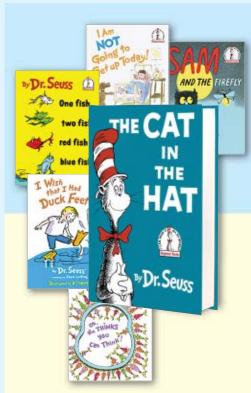
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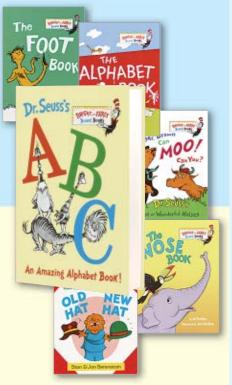
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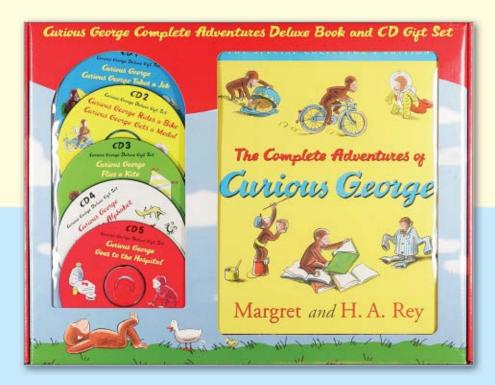
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Available Nov. 15



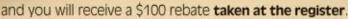


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Court Ultra Plush, Sanford Ultra Plush Euro Top and Rock Harbor Euro Pillowtop sets. Offer applies to Klosk or Internet purchases only in the month of November 2006, Not available in Alaska. Available in Hawaii at Klosk only. [Applicable sales tax is on pre-rebate price.]

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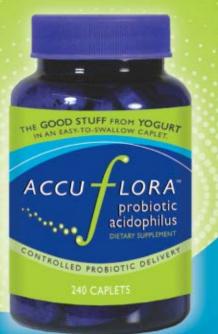
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Books that turn into play mats and toy vehicles! Convertibles: 911 Fire, Convertibles: School Bus and Convertibles: My 4WD capture young children's imaginations for hours on end. These transforming books even have see-through windshields and doors that open.



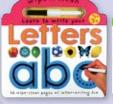
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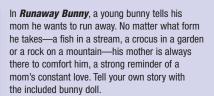
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THE NEXT GENERATION OF KARAOKE

Looks like he made it again

Barry Manilow takes to the charts with his latest CD

By Stephanie E. Ponder

WHO'D HAVE THOUGHT that in 2006 Barry Manilow would have the world in the palm of his hand? That's right, Barry Manilow, the singer-songwriter best known for radio-friendly hits such as "Mandy," "I Write the Songs" and "Copacabana."

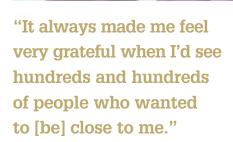
The ageless Manilow has a new CD out, The Greatest Songs of the Sixties, following on the heels of The Greatest Songs of the Fifties, released earlier this year, which debuted at number one on the Billboard charts. In March he made a guest appearance on American Idol, and he also won an Emmy in August for Outstanding Individual Performance in a Variety or Music Program, beating Hugh Jackman and David Letterman.

The only hitch is that Manilow followed up his Emmy coup with surgery for torn cartilage in his hips—an injury common in athletes and most likely the result of his enthusiastic stage performances. He assured *The Connection* that he'd be back onstage after a few weeks of rest and physical therapy.

Manilow, 60, was born Barry Alan Pincus in Brooklyn, New York, later taking his mother's maiden name, Manilow. He attended Juilliard School of Music and early in his career worked as a jingle writer. (He's responsible for ad tidbits such as "And like a good neighbor, State Farm is there" and "I am stuck on Band-Aids.") He later became the musical director for Bette Midler before coming out with a string of hits of his own between 1975 and 1983—and taking over the music charts.

Since then he's continued to perform and record, experimenting with sounds and genres. But it wasn't until this year's *The Greatest Songs of the Fifties* that one of his albums debuted at the top—a feat he hadn't accomplished in nearly 30 years.

It only made sense to follow that success with *The Greatest Songs of the Sixties*. Both this and the *Fifties* CD came about at the urging of



—Barry Manilow

Clive Davis, a longtime colleague and founder of Arista Records.

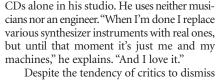
Before he recorded any tracks, Manilow says he did his homework, studying and playing each song. His method, he says, is to "pick a song, play it on the piano and sing it. If it feels right, I put it in a pile that contains the songs that feel right for me. If not, they go into the pile [of songs] that don't feel good.

"For instance, the fantastic 'Stop in the Name of Love' sounded bad coming from me. Same thing with 'Runaround Sue.' There were a lot of songs that just didn't fit me."

Eventually he and Davis whittled 300 songs

down to 19 that were recorded and then culled to the 13 that show up on the CD. Songs that made the cut include "Blue Velvet," "You've Lost That Lovin' Feeling" and "Raindrops Keep Falling on My Head."

An interesting fact about Manilow is that he records his



ANDREW MACPHERSO

With The Greatest Songs of

the Sixties, Barry Manilow has recorded the songs that make the whole world sing.

Despite the tendency of critics to dismiss his talents over the years, fans remain intensely devoted to the performer—referring to themselves as Fanilows.

These days Fanilows can be found gathering at the Las Vegas Hilton, where Manilow has a permanent performance venue. It's a convenient plane trip from his home in Palm Springs, California, which allows him the luxury of sleeping in his own bed at night. "Thirty years of living out of a suitcase is quite enough, thank you," he says.

Not that being on the road was all bad. When Manilow used to tour he'd pick an audience member to duet with on "I Can't Smile Without You." He says that people hoping to be picked showed up with bigger and more elaborate signs at each show.

"It was crazy, sweet and a riot," he says. "I don't do that bit anymore, but it always made me feel very grateful when I'd see hundreds

and hundreds of people who wanted to [be] close to me."



The Costco Connection

Barry Manilow's *The Greatest* Songs of the Sixties is available in most Costco warehouses.

SIMON & SCHUSTER'S GREAT FALL LINEUP

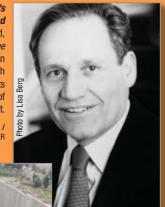
In Inside Bush's Whitehouse: The Second Term, Bob Woodward, co-author of All the President's Men, takes an in-depth look at the Bush administration and its policies from the start of the Iraq War to the present.

> SIMON & SCHUSTER / HARDCOVER

PEACE NOT

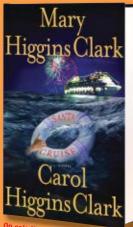
APARTHEID

JIMMY CARTER



The queen and princess of suspense team up again to deliver a holiday mystery classic.

SCRIBNER / HARDCOVER



Former President and Nobel Peace Prize-winner Jimmy Carter has written his most important book yeta call for peace in the Middle East that challenges the entire world.

SIMON & SCHUSTER / HARDCOVER

STEPHEN KING



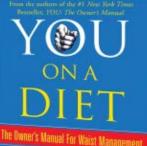
A love story. A fantastical work of the imagination. A powerful examination of the bonds that hold two people together. *Lisey's Story* is all this and so much moreproving once again why Stephen King is one of the most important writers of

SCRIBNER / HARDCOVER

n sale October 24

The two doctors who first brought you the bestselling You: The Owner's Manual now give expert and proven diet and fitness advice. To be the best you ever, find answers you can trust in You on a Diet.

FREE PRESS / HARDCOVER



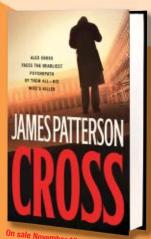
MICHAEL F. ROIZEN, M.D. MEHMET C. OZ. M.D.

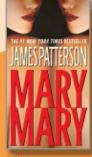
THE BOOKS YOU WANT... THE STORIES YOU LOVE.

Working as a clothing salesman takes its toll on Henry Powell, but as the store closes its doors, romance and disaster converge in Elizabeth Flock's Everything Must Go.

MIRA / HARDCOVER







When a serial killer murders Hollywood types and then e-mails the grisly details to the L.A. Times, it's a case for Alex Cross. Pick up James Patterson's Mary, Mary, now in paperback!

WARNER BOOKS / PAPERBACK

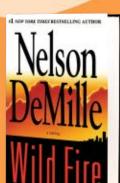
A new case could lead Alex Cross straight to his wife's killer. This is the thriller you've been waiting to read, the ultimate Alex Cross novel, James Patterson's Cross, available in both hardcover and audio.

LITTLE, BROWN / HARDCOVER / AUDIOBOOK



The Custer Hill Club is an exclusive society whose members include some powerful men. When a retaliation plan for 9/11 is exposed, it begins with the Custer Hill Club and ends with global chaos in Nelson DeMille's thriller Wild Fire.

WARNER BOOKS / HARDCOVER



WAREHOUSE ONLY

"There are simply no accolades lavish enough to praise this series justly."

-The Columbia (South Carolina) State

"The series [is] groundbreaking in its unique combination of futuristic setting, suspense and romance."

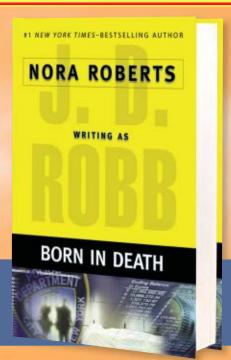
-Romance Reader

"This series gets better with each book."

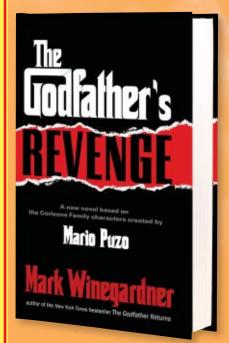
-Publishers Weekly

Set in 2060 New York City, **Born in Death** is the latest entry in the series featuring Lieutenant Eve Dallas and her multimillionaire husband, Roarke. When two young lovers who were employees of the same accounting firm are brutally killed on the same night, Eve takes on the double homicide, in addition to having to search for one of her buddy Mavis' acquaintances, who has suddenly gone missing.

G. P. PUTNAM'S SONS / Hardcover
On sale November 7



Five page-turning stories from Putnam!



Mark Winegardner returns this November with the third, and final, installment in Mario Puzo's classic saga of the Corleone crime family. *The Godfather's Revenge* moves the Corleone family into the intersection of organized crime and national politics as the story imagines the role of the Mafia in the assassination of a young president.

G. P. PUTNAM'S SONS / Hardcover On sale November 7

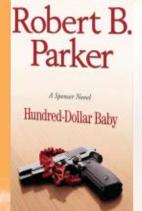


Celebrated historian
David Nasaw presents
the definitive biography
of Andrew Carnegie, one
of America's most famous
and successful businessmen
and philanthropists. Based
on materials not available
to any previous biographer,
Andrew Carnegie brilliantly
portrays the life of this
intriguing and complex man.

PENGUIN / Hardcover On sale October 24

In Robert B. Parker's latest novel, a client from a decades-old case turns to Boston P.I. Spenser for assistance in saving her upscale call-girl operation. The beautiful April Kyle first appeared in *Ceremony* and resurfaced in *Taming a Sea-Horse*. Longtime Spenser fans will welcome the return of this mature yet still troubled character in the thrilling *Hundred-Dollar Baby*.

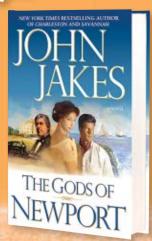
G. P. PUTNAM'S SONS / Hardcover



Historical novelist John Jakes leaves the South to travel north for a story of scandal in one of the world's most famous resorts. In the late 19th century, Newport, Rhode Island, was a place of glamour, excess and sometimes social failure. In *The Gods of Newport*, railroad mogul Sam Driver and his daughter, Jenny, are determined to enter this rareified world, but at what cost?

DUTTON / Hardcover

On sale November 7





How many people do you want to feed? From small, intimate (and easy-to-make) meals for two to crowd-pleasing servings for the family or a party, *Rachael Ray 2, 4, 6, 8* lets you whip up tasty dishes in no time!

CLARKSON POTTER / PAPERBACK





On sale November 28

"The novel starts off with guns blazing and doesn't slow down . . . readers may expect a sequel."

—Publishers Weekly

BANTAM BOOKS / PAPERBACK

Princess Christianna was born into a life of royalty and privilege. But all around her she sees a world in trouble and feels a call to action that cannot be heeded from a palace. Danielle Steel's incredible new novel, **H.R.H.**, is a story of a woman who seeks to change the world—and herself in the process.

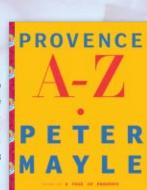
DELACORTE PRESS / HARDCOVER



On cale October 31

In 11 books, Peter Mayle has brought the magic of Provence to the world. Now, in *Provence A-Z*, he provides a remarkably insightful guide to the region, from architecture to folklore to food and drink. If you're ready to go, you need *Provence A-Z*.

KNOPF / HARDCOVER



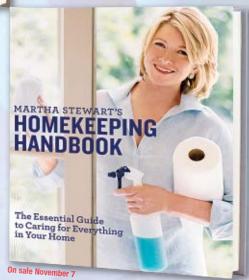
From the bestselling author of *French Women Don't Get Fat* comes a new book that perfectly illustrates how to live, laugh, love and eat well. Celebrate the pleasures of living all year long—while still maintaining your health and figure—with *French Women for All Seasons*.

KNOPF / HARDCOVER

On colo Octobor 21

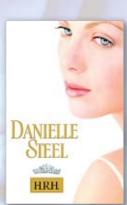
Home is where the food is! At least that's how it should be. Food Network star Ina Garten is here to show you how to make five-star offerings at your place. It's the best of both worlds—cook with a chef's style and dine in comfort at home!

CLARKSON POTTER / HARDCOVER



Martha Stewart helps you live better—right where you live. No matter how large or small your home or apartment is, *Martha Stewart's Homekeeping Handbook* shows you how to care for everything in it, decorate it, clean it and even insulate it—in fact, it's so thorough that no home should be without it!

CLARKSON POTTER / HARDCOVER



barefoot

contess

On sale October 31 WAREHOUSE/COSTCO.COM



Let them read this

Intensive research breathes passion into life and times of Marie Antoinette

By J. Rentilly

LESS THAN A decade ago, despite four wellreviewed books to her credit, Sena Jeter Naslund was lost in a literary wasteland, her soulful, mellifluous prose failing to capture readers in any great number. Then Naslund, who founded and edits The Louisville Review, a 30-year-old literary journal based in her home state of Kentucky, remembered Charles Dickens.

"How was it that Dickens was able to be very widely read and at the same time write novels of lasting literary merit?" Naslund reflects. "I decided I would try to do that: write an accessible, immediate story—a novel in which many things happened—that also had valuable and lasting literary merit."

Naslund's first attempt at merging commercial and critical considerations was 1999's Ahab's Wife, a stunning novel that revealed the voice of the complex woman who loved Moby Dick's nefarious Captain Ahab. It was

followed by Four Spirits, an urgent, deeply felt story of four disparate characters caught up in the civilrights movement in the South. With two surehanded novels, Naslund moved from literary obscurity to the grand marquee, winning over major critics and selling half a million books in the process.

This month's Book Buyer's Pick is Naslund's Abundance: A Novel of Marie Antoinette, a lush, first-person account of the torrid, courageous life of Marie Antoinette, a historical character suddenly thrust again—with Sofia Coppola's feature film and several other Antoinette-related booksinto the Zeitgeist.

"I see all of these approaches to Marie Antoinette as being complementary of each other. Films, for example, show us her life through the lens of the camera's eye, and fiction takes you inside a character, so we're looking out through her eyes, instead of at her. When you put those two things together, you have an essentially complete picture," Naslund tells The Connection. "Also, I think we are interested in this woman today because she lived in an era known as the Reign of Terror. Of course, terror is a big aspect of our lives these days. Perhaps it is interesting and instructive to see how Marie Antoinette met with the threats of her time.'

Naslund—who believes historians have made a scapegoat of Antoinette, blaming her for the fall of the French monarchy, much the way responsibility for the degradation of mankind has been laid

at the feet of Eve-did exhaustive research for Abundance, reading countless volumes on Antoinette, studying letters between the young queen and her mother ("To get a sense of her voice," Naslund says) and visiting locations key to the young woman's adventures during the French Revolution. These included Versailles and the prison in

which Antoinette was jailed.

"Research can be something you get lost in," says Naslund, "but I really enjoy it. I especially love doing what I call 'body research,' which is to use my own five senses to get an idea of what life was like for my characters. How does the wind blow there? What do you smell? What's the particular shade of green? What flowers are there? What shapes are the gardens? My job is to make all of this information live, not to report it in a dusty, archival manner."

Indeed, among the abundant triumphs of Abundance are its vivid sen-

suality, its spirited intimacy and the awesome accessibility of its main character.

"I believe in fiction as a technique, a mode, that allows the reader to go inside another person, unlike oneself. Imagination is, and has always been, a great moral and spiritual force. It takes us beyond ourselves and to the interior of others. I think that's meaningful to us as human beings," she says. "And it's really the reason I write."



Sena Jeter Naslund

J. Rentilly is a Los Angeles-based journalist who writes about film, music and literature.

Signed book

COSTCO HAS 10 autographed copies of Sena Jeter Naslund's Abundance: A Novel of Marie Antoinette to give away.

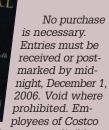
To enter, print your name, membership number, address and daytime phone number on a postcard or letter and send it to: Abundance. The Costco Connection, P.O. Box 34088, Seattle, WA 98124-1088; or fax it to (425) 313-6718.



I'M A CLOSET history buff, and proud of it. It's not that I enjoy rattling off dates of important events. Rather, my weakness is for the stories of people whom I'll never get any closer to than through the pages of a book.

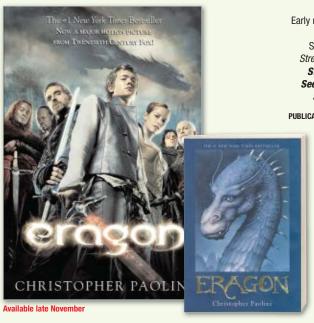
This month's pick, Sena Jeter Naslund's Abundance: A Novel of Marie Antoinette, is an example of the kind of book that feeds my interest in historical fiction. Impeccably researched, it's a first-person account of the young queen's life-from her arrival in Versailles to her time spent in prison.

Abundance is available at most warehouses and at costco.com.



and their families are not eligible. Winners will be notified by mail. One entry per household.

Send vour feedback on this month's book to: discussionquestions@costco.com



Eragon, a young farm boy, finds a polished blue stone, a rare dragon egg, in the forest. In this amazing tale of peril, valor and beauty, Eragon and the fledgling dragon struggle through a dangerous world to stop an evil tyrant. Discover for yourself why *Eragon: Inheritance, Book 1* is a runaway bestseller. Available in the original paperback edition and special movie tie-in edition. Look for the movie coming this December in theaters nationwide.

KNOPF BOOKS FOR YOUNG READERS / PAPERBACK

Early readers will be delighted by these

Look and Find books featuring

Strawberry Shortcake and Sesame

Street's Elmo. Pop-up songbooks like

Strawberry Shortcake Sing and

Seek! and Disney Princess Magic

Songs are also fun for little ones!

PUBLICATIONS INTERNATIONAL BOOK/SONGBOOK





These interactive DVD box sets featuring children's favorite characters promote early learning with all of their fun activities.
Each DVD set includes a colorful book and easy-to-program remote. Choose from Dora, Thomas and Friends or SpongeBob SquarePants!

PUBLICATIONS INTERNATIONAL BOOK WITH DVD

For fun or for adventure, turn to a great book!

THE POLAR EXPRESS

A protective cover worthy of the Bible.

Available now at Costco Wholesale, a selection of elegant, sturdy protective covers for the Bible. Choose from a variety of colors. All come with a convenient handle for easy carrying!

INSPIRIO / PROTECTIVE COVERS

Available now



Join the fun with whimsical Mouse, Moose and Pig from the No. 1 national bestselling *If You Give...* series. *Mouse Cookies & More: A Treasury* is full of great stories, recipes, songs and activities that are sure to entertain parents and children alike.

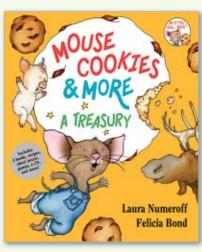
HARPERCOLLINS / HARDCOVER WITH CD

Available now

For nearly 20 years, Chris Van Allsburg's holiday classic *The Polar Express* has charmed millions of readers. *The Polar Express* gift set is an elegant edition of this Yuletide tale that includes a hardcover book, a dramatic new reading of the story and the best gift of all—a special bell from Santa's sleigh!

HOUGHTON MIFFLIN / HARDCOVER, COMPACT DISC AND CASSETTE

Available mid-November



WAREHOUSE/COSTCO.COM



Rock stars, revolutionaries and the realms of nature

NONFICTION

U2 by U2, by U2 and Neil McCormick. For the first time, Bono, the Edge, Larry Mullen Jr. and Adam Clayton tell the complete story of their band, U2, in their own words. The book features more than 1,500 images, including rare and previously unpublished photographs taken from the band's own collection. Distilled from more than 200 hours of taped interviews, this oral history is a unique,

insightful account of everything fans want to know about one of the world's most popular bands.

Mandela: The Authorized Portrait, with an introduction by Desmond Tutu. Named one of Time magazine's 100 Most Important People of the 20th Century, Nelson Mandela occupies a unique place in the world as he has dedicated his life to fighting racism and oppression. This

biography's telling of his journey to freedom is accompanied by the most complete collection of Mandela photos ever assembled. His story is also told in 60 interviews with world leaders, friends and associates, such as Bill Clinton, Bono, Muhammad Ali and Kofi Annan.

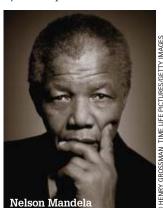
Goddesses of the Celestial Gallery, by Romio Shrestha, with a foreword by

Deepak Chopra. This lavishly produced follow-up to the bestselling *Celestial Gallery* is a very large format art book including 36 2-foot-tall reproductions of paintings of traditional Eastern art. The powerful detail and glorious colors invite appreciation and meditation.

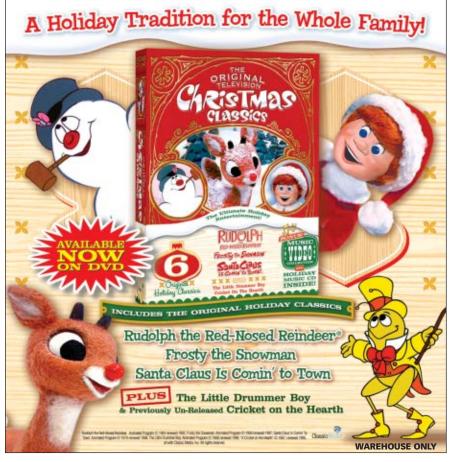


Inés of My Soul: A Novel, by Isabel Allende. Basing this story on documented events of her heroine's life. Allende has crafted an epic filled with battles, romance and conflict. Doa Inés Suarez (1507–1580) was Chile's first female president. She travels to the New World to find her missing husband, Juan, and discovers that he has died in battle. She decides to remain in Peru with Don Pedro de Valdivia, field marshal of Francisco Pizarro. At first, their vision is the same—to found a country based on Christian and egalitarian principles—but Valdivia's head is turned by his desire for glory.

Nature Girl, by Carl Hiaasen. This is classic Hiaasen: funny, wild and teeming with nutty characters and mayhem at every turn. Honey Santana is leading a parade, but she doesn't know it. She is taking mean and nasty Boyd Shreave, a sleazy telemarketer, into the wilderness for a lesson in how to be a good guy. Following them is Piejack, who is nuts about Honey, and following Piejack are Perry and Fry, Honey's drug-running ex-husband and their wise-beyond-his-years son. And that is just the beginning.—Valerie Ryan

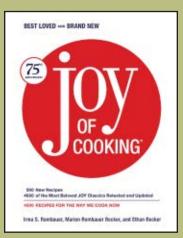






Cooking with Joy for 75 years

Receive \$2 off Joy of Cooking: 75th Anniversary Edition at Costco during the first week of December (12/3/06–12/9/06).



75th Anniversary Edition

Seventy-five years ago, a St. Louis widow named Irma Rombauer took all her savings and self-published a book called *Joy of Cooking*. Her daughter Marion tested recipes and drew the illustrations, and they sold their mother-daughter project from Irma's apartment. Today, nine revisions later, *Joy of Cooking*—selected by the New York Public Library as one of the 150 most important and influential books of the 20th century—has taught tens of millions of people to cook, helped feed and delight millions beyond that, answered countless kitchen and food questions, and averted many a cooking crisis.

Ethan Becker, Marion's son, leads the latest generation of Joy, still a family affair, into the 21st century with a 75th-anniversary edition that draws upon the best of the past

while keeping its eye on the way we cook now. In addition to 500 brand-new recipes, this Joy is filled with many recipes from all previous editions—for a grand total of 4,000—retested and reinvented for today's tastes.

Hardcover Scribner

Book, Apron and Cooking Utensil **GIVEAWAY**

Costco has five Joy of Cooking books, aprons and cooking utensil sets to give away!

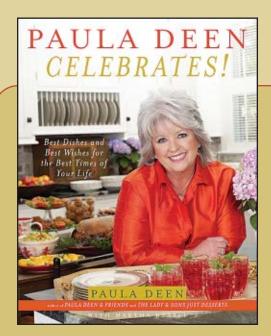
To enter, please print your name, address, daytime phone number and Costco membership number on a postcard addressed to:

Joy of Cooking Contest c/o Costco Connection P.O. Box 34088 Seattle, WA 98124-1088

No purchase neccessary. Entries must be received or postmarked by December 16, 2006. Void where prohibited. Employees of Costco, Simon & Schuster and their families are not eligible. Winners will be chosen by random drawing and notified on or around January 5, 2007, by mail.

One entry per household.

Come celebrate with the "Deen" of Southern cooking!



Paula Deen Celebrates!

Beloved Food Network personality, restaurateur and author Paula Deen loves a party, and in her latest book, *Paula Deen Celebrates!*, Paula shows how to turn a year's worth of holidays and special occasions into events worth remembering.

Paula brings you into her home, her kitchen and her heart with family stories and photographs. This time, her husband, Michael, sons Jamie and Bobby, and brother, Bubba, chime in to share their memories, too. Decorating and serving ideas will inspire you to use what you have to carry through a theme to make even the most informal meal special. Plus, Paula shares her most private thoughts in a special feature—"Paula's Pearls of Wisdom"—accompanying each menu.

Hardcover Simon & Schuster

Where real readers find their passion

"Brilliant does not even

begin to describe the

Journal-Constitution

The first in a trilogy! The Rising Tide starts before America joined World War II and

examines how ordinary

changed—a masterpiece

lives were forever

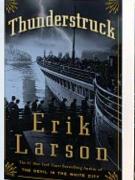
Shaara gift."

-Atlanta



Here are beautifully collectible short-story volumes from the undisputed master storyteller of the American experience. Louis L'Amour. These handsome collections. all sold separately, bring together some of the most thrilling tales of action and adventure and make a perfect gift. BANTAM BOOKS / HARDCOVER

Available now



A horrifying crime. An intercontinental chase for a killer. A fascinating true tale of scientific progress, passion and despicable murder, all in one. Thunderstruck is a brilliant recounting of one of the most thrilling stories of the Edwardian age.

CROWN / HARDCOVER On sale October 24

The complicated paths of eight very different people converge of war literature. **BALLANTINE BOOKS /** HARDCOVER On sale November 7

CARL HIAASEN in Carl Hiaasen's hilarious new novel, Nature Girl. Leading the pack is Honey Santana, who's on a mission to change a jerk into a human being and make the world a better place-but this nature girl is about to set off a dangerous chain of events. KNOPE / HARDCOVER

NATURE GIRL

"It's refreshing to come across a character as good-hearted as Odd. . . . [Dean Koontz is] an interesting writer with a voice all his own." -Washington Post

"Odd Thomas [is] exactly the kind of hero that's needed." -South Florida Sun-Sentinel

> Odd Thomas returns in the newest thriller from Dean Koontz, Brother Odd. A master storyteller, Koontz amazes, chills and entertains with every sentence. Forever Odd is also now available in paperback.

BANTAM BOOKS / HARDCOVER / PAPERBACK



On sale October 31

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"So good, you find yourself asking how you could not know this already."

-Esauire

On sale November 14



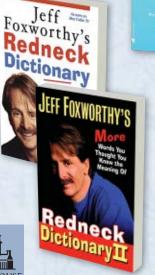
"As perfect a work of narrative nonfiction as you could ever hope to read."

-The Economist

mes THE LIGHTHOUSE

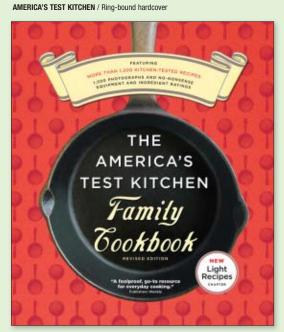
VINTAGE / PAPERBACK Available mid-November

"James pulls off another triumph. A beautifully written page-turner from the queen of the genre." —Toronto Sun



Do you know how to talk redneck? It's a funny language, but it's easy to master. Just let hilarious comic Jeff Foxworthy be your guide in his **Redneck Dictionary** and Redneck Dictionary II.

VILLARD / HARDCOVER Available early November You don't have to be an expert to prepare spectacular meals. Put on your chef's hat and get cooking with more than 1,200 American-style family recipes! When you make dishes like Skillet Lasagna, Roast Leg of Lamb and Flourless Chocolate Cake, they come out perfect every time because *The America's Test Kitchen Family Cookbook* recipes are tested and proven to be foolproof! This new and revised edition includes 1,500 color photos!



Available now



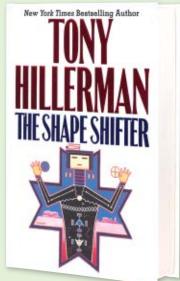


Get the best recipes and insider cooking

secrets from America's most famous

Every kitchen needs *The Best 30-Minute Recipe*. With more than 300 flavorful recipes, you can have home-cooked meals from prep to table in 30 minutes or less. Good food is rarely light, but in *The Best Light Recipe*, traditionally heavy fare—such as macaroni and cheese, cheesecake, and guacomole—is made light. With *The New Best Recipe*, you can cook anything under the sun—flawlessly. You'll also get a scientific look at the ins and outs of cooking, so you can always cook the best.

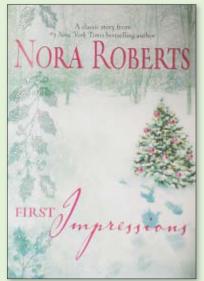
AMERICA'S TEST KITCHEN / Hardcover



Available November 21

Unusual clues spark new questions into one of Lt. Joe Leaphorn's earliest cases. On the trail of a stolen Navajo rug, Leaphorn comes face to face with a cold-blooded murderer, a formerly "deceased" member of the FBI's Most Wanted List, in Tony Hillerman's **The Shape Shifter**.

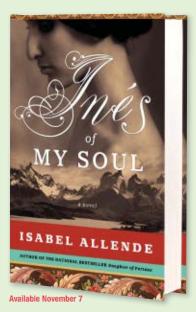
HARPERCOLLINS / Hardcover



Available now

Life has not been easy for single mom Eden Palmer, but with news of an inheritance, her luck might change. Eden returns to North Carolina with her daughter, only to be seduced by two eligible bachelors with suspicious motives. . . . Just don't judge on *First Impressions*.

SILHOUETTE / Hardcover



Travel back to the 6th century for a gripping New World adventure and passionate romance as Inés sets aside her mundane seamstress life in Spain to become the heroine who co-founds the nation of Chile in Isabel Allende's *Inés of My Soul*.

HARPERCOLLINS / Hardcover

WAREHOUSE ONLY





A fall harvest of cookbooks to help make any meal

By Stephanie E. Ponder

I DON'T KNOW about you, but there's nothing like spending time in the kitchen to relax. For me it's baking (and sharing the results with my colleagues). For some of my friends, relaxation comes from creating full meals that are both elaborate and delicious. Luckily, this fall's harvest of cookbooks offers recipes for everyone: classics, sweets, organic delights and even recipes featuring specific brands. Here's a look.

An invaluable resource for aspiring and trained chefs alike is The Professional Chef, 8th Edition, from the Culinary Institute of America. This edition features more than 600 color photographs of fresh foods, step-by-step instructions and finished dishes. It also covers essential information such as nutrition, kitchen safety, tools and ingredients. This resource also explores culinary traditions of the Americas, Europe and Asia-aided by regional maps and images of local ingredients. The nearly 650 recipes cover classic and contemporary recipes, while more than 100 basic recipe formulas illustrate fundamental techniques.

When it was first published in 2005, The America's Test Kitchen Family Cookbook found instant success. This year, instead of a simple reprint, America's Test Kitchen decided to make changes to make their book even better. The result is The America's Test Kitchen Family Cookbook: Revised Edition, which features a sturdier and more compact binder, along with thicker pages and a friendlier design. Equipment ratings, taste tests and

quick tips accompany each of the more than 1,200 recipes. The cookbook also features recipe variations and alternative methods for cooking—such as preparing lasagna in a skillet, not a baking dish.

The Costco Connection

Costco warehouses and costco.com carry a variety of cookbooks to cover all tastes and skill levels.

Myra Goldman, co-founder of Earthbound Farm, addresses the trend of going organic in her cookbook Food to Live By: The Earthbound Farm Organic Cookbook. It treats enthusiasts of organic eating to the farm's history and provides practi-

cal information on why it makes sense to buy and eat organic food. While the cookbook does offer a field guide to organic greens, it also contains mouthwatering recipes for raspberries, the farm's first product, along with baked goods, soups and main and side dishes for holiday entertaining.

Forget about not being able to judge a book by its cover. A series of shaped books from Publications International Ltd. (think stacked sandwich, bowl of chili or gingerbread house) lets everyone know what's cooking. Titles include Holiday Cookies and Treats, Chili Cookbook, Super Sandwiches, Rival Crockpot Slow Cooker Recipes (which is shaped

> like a slow cooker), and Pace Recipes and Eagle Brand: 1-2-3 Desserts (which are shaped like their containers: salsa and sweetened condensed milk, respectively). The full-color, sturdy, coated pages hold up beautifully against the dribbles and spills that inevitably accompany cooking.

Don't let the fact that Dorie Greenspan set her family's kitchen on fire when she was a teenager scare you. This celebrated home baker has gone on to write several cookbooks, often work-

ing with famous chefs such as Julia Child. Greenspan sifted through her baking journals to compile Baking: From My Home to Yours, which features more than 300 recipes. Not only does she include recipes for pies, cakes, cookies and other sweets, but the cookbook is filled with tips and tricks to ensure that each venture into the kitchen is successful.

Other titles in this season's cookbook bounty are from such noted chefs as Ina Garten, Paula Deen, Rachael Ray and Jamie Oliver.

Culinary Institute of America **Cooking Boot** Camp Contest

WIN A TRIP to attend Boot Camp at The Culinary Institute of America (CIA) in Hyde Park, New York. One grand-prize winner will receive the trip for him or herself and a friend to attend the CIA Skill Development Boot Camp, while 10 runners up will receive a copy of The Professional Chef, 8th Edition.

To enter, send your name, membership number, address and daytime phone number on a postcard or letter and send it to: CIA Boot Camp, The Costco Connection, P.O. Box 34088, Seattle, WA 98124-1088, or fax it to (425) 313-6718.

No purchase is necessary. Entries must be received or postmarked by midnight, December 1, 2006. Void where prohibited. Employees of Costco, The Culinary Institute of America, Wiley Publishing and their families are not eligible. Must be 25 years or older to enter, and have a valid driver's license and credit card. Winners will be notified by mail. One entry per person. Winner is responsible for applicable federal, state and local taxes.

COMPLETE RULES:

Winner selection and prize: The winner will be selected through a random drawing and notified by December 31, 2006. The prize is two round-trip coach airfares from the nearest U.S. major airport, ground transporta-tion between airport and lodging, and two nights' hotel accommodation in Hyde Park, New York, to attend The Culinary Institute of America's (CIA) Boot Camp. At the Skill Development Boot Camp participants learn new knife skills, examine the principles of product identification, study basic cooking methods and become immersed in the basics of food and wine pairing.
Winner will also have the opportunity

to dine in the CIA's on-campus restaurants, tour the CIA campus and participate in grad-uation ceremonies. The specific dates are subject to change at the discretion of the CIA. The winner will be responsible for expenses not specified, including meals, gratuities, non-specified transportation and personal items. The prize package has an approximate value of \$3,400. Sponsor is not responsible for late, lost,

incomplete, illegible, damaged, misdirected or postage-due entries. Participants waive all claims against Costco and sponsor for injuries, damage or losses related to the contest and prize. The decision of the judge is final. The grand prize is transferable. Winner will be required to sign and return within 14 days of receipt an Affidavit of Eligibility and Liability Release. Failure to return the release will result in disqualification.

For complete rules see the November "Book Look" by going to costco.com and selecting "Costco Magazine."



Spotted owl

Western tanager One birds

By Steve Fisher

WHEN PEOPLE SAY Costco member Les Beletsky is for the birds, it is not meant in a derogatory way. Beletsky is a professional bird biologist and natural-history writer and editor. Before turning to writing, he spent 20 years conducting behavioral research on birds, concentrating on their vocalizations and breeding behavior. Now, Beletsky (www.lesbeletsky.com) has added his expertise to a fascinating combination of nature

and technology. His latest book, Bird Songs: 250 North American Birds in Song, was born in the minds of book producers Becker&Mayer!, but they turned to Beletsky to bring it to fruition. The book belongs to that genus known as the

coffee-table book. Large, glossy and hardcover, it features full-color drawings of the birds and short, thorough profiles. What adds to the value of this tome is a connected device that plays the song of each bird, according to a number key on the page.

Beletsky turned to the Cornell Lab of Ornithology's Birds of North America series for his research. The sounds were derived from the Cornell Library of Natural Sounds. The drawings are by bird and nature artists David Nurney, Diane Pierce, H. Douglas Pratt and John Sill. All one has to do is read a bird's profile and dial in the appropriate number to hear its song. It's like having a nature iPod.

It was Beletsky's task to select the birds and compile the sounds and profiles. The selection process was one of the more difficult aspects of the book, he says.

"There's a good 650 or so birds in North America to choose from, regularly occurring, that most people could actually see," Beletsky tells The Connection. "It actually took some effort to narrow it down."

Some effort? Monumental effort is more like it. Beletsky chose birds for their familiarity as well as their accessibility. "I wanted to pick a lot of common birds that people could see [while] walking around



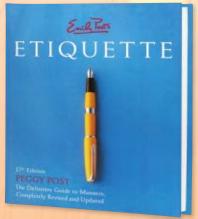
Just in time for the holidays! Whether you're cooking for two, eating healthy or planning a traditional feast, the Betty Crocker Cookbook, 10th Bonus Edition will have you celebrating the season in style! That's only the beginning. With more than 1,000 classic and contemporary recipes, you'll find delicious meals you can enjoy any time. Plus, this bonus edition includes a special section for holidays all year round!

JOHN WILEY & SONS / HARDCOVER



Impress everyone while having fun! The easy-to-use, complete Sumi-e Kit, The Calligraphy Kit, The Illuminated Lettering Kit: Materials, Techniques, and Projects for Decorative Calligraphy and Paper Marbling Kit show you how to master these elegant arts.

CHRONICLE BOOKS / HARDCOVER



Emily Post's Etiquette was first published in 1922, and now it has been completely revised and rewritten for the very first time. This 17th edition shows how to handle the difficult, unusual and everyday situations we experience all the time and continues to be the definitive source for advice on social protocol, manners and much, much more.

HARPERCOLLINS / HARDCOVER

Products may not be available in all locations. All book jackets are subject to change.

WAREHOUSE ONLY



their homes. And then I added some rare ones," he explains. The book is meant to be a guide for people who are truly interested in bird-watching on any level.

In a sense, it is a way to learn more about your neighbors. "The birds you see every day are often the same ones," says Beletsky. "They're territorial. Like the robin you see every day is your resident robin. Not always, but often. We think that because they fly, they fly far. That's not always the case."

Over the years, the media have portrayed birdwatchers in a comical stereotype, but that is not necessarily accurate. According to Beletsky, "Millions to

The Costco Connection

Bird Songs: 250 North American Birds in Song is available at Costco and on costco.com.

tens of millions of people either bird-watch or hike and look at nature. It's easy to do and a lot of fun. Once [the

Scarlet tanager

birds] have gotten to know you, you can actually forge a relationship with them. I've been outside, getting set up to barbecue, and the resident birds will gather, looking at me as if to say, 'Come on, where's the food?""

For those interested in starting a new hobby, Beletsky advises, "There are two categories of bird sounds: songs and calls. Songs are the more melodic. Go early in the morning. Birds do more singing early."

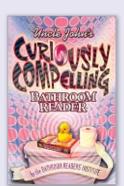
The book has already spawned a sequel. Beletsky is currently working on a similar concept, focused on the songs of exotic birds from Africa, Australia and Asia. Naturally, it's called Exotic Birds and Their *Songs.* And the hits just keep on coming.

Red-breasted nuthatch

ILLUSTRATIONS: SPOTTED OWL: JOHN SILL WESTERN TANAGER: JOHN SILL RED-BELLIED WOODPECKER: DIANE PIERCE SCARLET TANAGER: DAVID NURNEY RED-BREASTED NUTHATCH: DAVID NURNEY

The dedicated researchers at the Uncle John's Institute have been busy acquiring random facts and interesting information to fill your downtime. This 18th book in the popular series covers topics such as the origin of punk rock, diets of the rich and famous, and puzzles and brainteasers too!

PORTABLE PRESS / PAPERBACK





Laugh your way through The Worst-Case Scenario Survival series; but as outrageous as the hands-on, step-by-step survival instructions may seem, someone out there is using these tips to overcome the worst of life, parenting, history, travel and golf.

CHRONICLE BOOKS / PAPERBACK



Available early November

With beautiful photography and inspiring designs. the *Great* series from Meredith delivers style in an accessible format. Choose from Great **Country French** Style, Great Kids' Rooms, Great Traditional Style and more!

MEREDITH HARDCOVER



Party Foods, One Pot Cooking and Mediterranean Cooking.

Spice up your meals and parties with delicious Cookies, Chocolate Desserts.

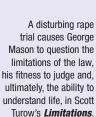
AMBER BOOKS BOXED CARDS



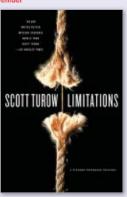
Cook up a nostalgic Christmas with Jolly Holidays and Gooseberry Patch's other original cookbooks.

ANDREWS MCMEEL / COMB-BOUND

Products may not be available in all locations. All book jackets are subject to change.



PICADOR / TRADE PAPERBACK



Available mid-November

WAREHOUSE ONLY

It's that time of year

AUTUMN IS THE season for the best in books as nominees are announced and awards handed out.

National Book Awards

Finalists for the nation's top literary prize were announced in mid-October, with the winners to be announced on November 15 at a dinner in New York.

The finalists are:

■ Fiction

- -Only Revolutions,
- by Mark Z. Danielewski
- –A Disorder Peculiar to the Country, by Ken Kalfus
- -The Echo Maker, by Richard Powers
- -Eat the Document, by Dana Spiotta
- -The Zero, by Jess Walter

■ Nonfiction

- -At Canaan's Edge: America in the King Years, 1965–68, by Taylor Branch
- –Imperial Life in the Emerald City: Inside Iraq's Green Zone,
- by Rajiv Chandrasekaran
- -The Worst Hard Time: The Untold Story of Those Who Survived the Great American Dust Bowl, by Timothy Egan
- -Oracle Bones: A Journey Between China's Past and Present, by Peter Hessler

-The Looming Tower: Al-Qaeda and the Road to 9/11, by Lawrence Wright

■ Poetry

- -Averno, by Louise Glück
- -Chromatic, by H.L. Hix
- -Angle of Yaw, by Ben Lerner
- -Splay Anthem, by Nathaniel Mackey -Capacity, by James McMichael

■ Young People's Literature

- -The Astonishing Life of Octavian Nothing, Traitor to the Nation, Vol. 1: The Pox Party, by M.T. Anderson
- -Keturah and Lord Death, by Martine Leavitt
- -Sold, by Patricia McCormick
- -The Rules of Survival, by Nancy Werlin
- -American Born Chinese, by Gene Luen Yang

Quill Book Awards

Now in their second year, the Quill Book Awards give readers the chance to vote for their favorite books.

Winners this year include:

- Book of the Year: Don't Make a Black Woman Take Off Her Earrings: Madea's Uninhibited Commentaries on Love and Life, by Tyler Perry
- Debut Author of the Year: Julie and Julia:



365 Days, 524 Recipes, 1 Tiny Apartment Kitchen, by Julie Powell

- Children's Illustrated Book: If You Give a Pig a Party, by Laura Joffe Numeroff' illustrated by Felicia Bond
- **General Fiction:** *A Dirty Job*, by Christopher Moore
- Romance: Blue Smoke, by Nora Roberts
- Biography/Memoir: Marley & Me: Life with the World's Worst Dog, by John Grogan
- Cooking: Rachael Ray 365: No Repeats— A Year of Deliciously Different Dinners, by Rachael Ray

For a complete listing of the winners, visit www.thequills.org.

giveaways

Book giveaway

Costco has five copies of State of Denial: Bush at War, Part III, by Bob Woodward, and five signed copies of Takedown, by Brad Thor, to give away. To enter, print the name of the book you'd like to win, your name, membership number, address and daytime phone number on a postcard or letter and send it to: November Book Look Giveaway, The Costco Connection, P.O. Box 34088, Seattle, WA 98124-1088, or fax it to (425) 313-6718.

U2 giveaway

Costco has 10 gift-packs to give away to celebrate the release of the book *U2 By U2*. Each pack includes a copy of the book, a U2 T-shirt and a copy of the DVD *U2—Zoo TV Live at Sydney*. To enter, print your name, membership number, address and daytime phone number on a postcard or letter



No purchase is necessary. Entries must be received or postmarked by midnight, December 1, 2006. Void where prohibited. Employees of Costco and their families are not eligible. Winners will be notified by mail. One entry per household.

Send your feedback on this month's Buyer's Pick to: discussionquestions@costco.com

signings

Nicholas Sparks signs *Dear John* on November 6, at noon, at the **Bloomfield, Michigan**, Costco, 2343 S. Telegraph Road.

Frank Stitt signs Frank Stitt's Southern Table on November 11, at noon, at the Hoover, Alabama, Costco, 3650 Galleria Circle.

Doris I. Walker signs Orange County Then and Now on November 11, at 1 p.m., at the Laguna Niguel Marketplace, California, Costco, 27220 Heather Ridge.

Jimmy Carter signs *Palestine: Peace Not Apartheid* on November 29, at a time that has yet to be determined, at the **Glenview, Illinois**, Costco, 2900 Patriot Blvd.

*All signings are subject to change or cancellation.

(Click here for maps and directions to Costco locations.)

BON APPÉTIT ANNE DESIARDINS Hot and delicious ideas for winter comfort By Anne Desjardins

n the heart of winter, below-zero temperatures make us crave comforting meals. This is the season when stews are always wel-

come and the house is filled with mouth-watering aromas. Why not make enough for leftovers and save yourself time some other day? Especially as some of these meals are even better warmed up.

The first thing you should do when you decide to prepare a stew is to choose the meat: veal, pork, beef, lamb or even a venison. Be sure to use only the lower-end sections (shoul-

der, hock, flank, etc.), which are not as tender, but, once stewed in their own juices, become tenderized melt-in-your-mouth delicacies.

Then you need a stewing pot; cast-iron pots are ideal for cooking with uniformly diffused heat.

Now for the choice of a recipe!

Traditional cooking in most countries includes hundreds of choices, some of which are truly exceptional. Braised beef à la mode, pot-au-feu, stockpot, beef Burgundy, pork hock stew, lamb navarin, osso

bucco, Flemish beer stew and goulash are but a few of the delicious dishes found in classic Western cooking. These names bring back happy and comforting memories of time spent with family. The authors of most recipe books featuring these dishes, however, do not explain or describe in sufficient detail the cooking process required to obtain the desired level of flavour and tenderness. They do not stress the importance of slow and gentle cooking, probably because this method used to be an integral part of the cooking process.

The secret to stewed dishes is that the cooking temperature must never exceed 120°C (250°F). The dish must never come to a boil, but rather should gently simmer to avoid hardening of the meat fibres.

This is explained by the chemical process of cooking. Meat is primarily composed of water and protein, whose integrity is maintained by a sheath called collagen. When you cook meat, you are gently dissolving the surrounding collagen and melting the fat (lipids) within.

The size and fat and collagen content of a selected cut will determine the time required to obtain the desired degree of tenderness. The more collagen meat contains, the more slowly it needs to be cooked. A fillet, for example, by virtue of its low collagen content, requires a shorter cooking time. It can therefore be quickly pan-fried or broiled. Shoulder and shank cuts have a high collagen content and must be cooked slowly at very low temperatures.

Let's allow these basic chemistry concepts to simmer and move on to the topic at hand: preparing delicious meals.

All you need is a good cut of meat, ingredients that will complement its flavour and slow cooking at low temperatures. It's almost like magic! Why not try your hand at playing sorcerer's apprentice?

Anne Desjardins is the award-winning chef and owner of L'Eau à la Bouche, a hotel-restaurant located in Sainte-Adèle, Québec.

Braised Shoulder of Lamb with Dried Mushrooms and Root Vegetables

750 mL (3 cups) carrots, parsnips, turnips and celery root, peeled and cut into small uniform pieces

2 medium onions, peeled and quartered

5 garlic cloves, peeled

125 g (4 oz.) dried boletus, porcini or shiitake mushrooms (no need to soak them beforehand, as the cooking method used will rehydrate them)

2.5 to 3 kg (approx. 5 to 6 lb.) whole shoulder of lamb (bone in)

375 mL (11/2 cups) white wine

30 mL (2 Tbsp.) balsamic vinegar

3 sprigs fresh thyme or 30 mL (2 Tbsp.) dried thyme 5 juniper berries (or a few cloves or laurel leaves)

Salt

6 drops Tabasco sauce

250 mL (1 cup) fresh portobello or other mushrooms, minced Olive oil (to coat pan)

Preheat oven to 120°C (250°F).

In the bottom of an enamelled cast-iron pot, place 250 mL (1 cup) root vegetables, onions, garlic and dried mushrooms. Add meat, wine, vinegar, thyme, juniper berries, Tabasco and salt.

Cover the pot and place in the oven. Simmer for about 4 hours.

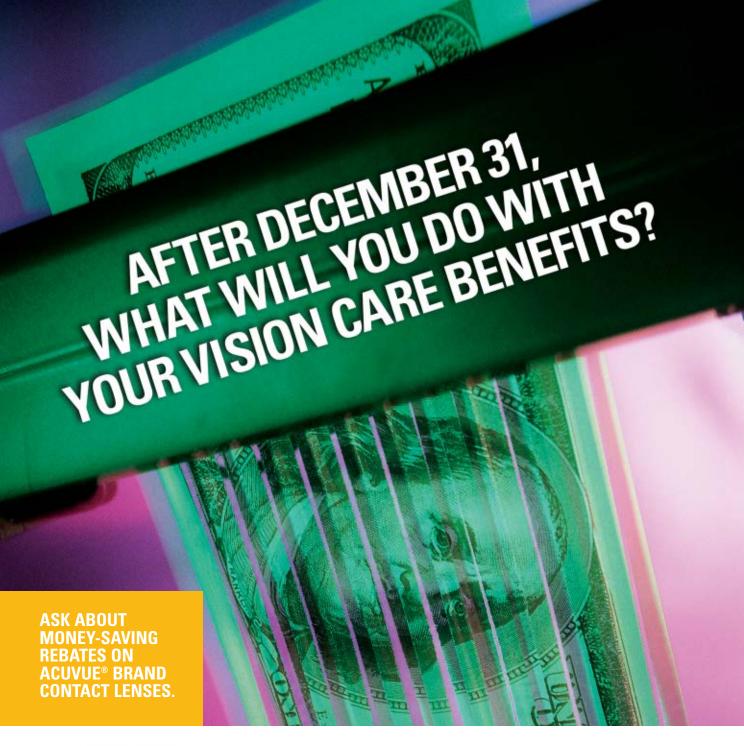
Remove meat and vegetables (they should be very well cooked) and keep warm.

To make the sauce, pass cooking juices through a Chinese strainer over a small pot. Bring juices to a boil and reduce by half, taste and season. Sauce is ready. Keep warm.

In a pan, cook remaining root vegetables in lightly salted water over high heat. Once cooked, drain and place decoratively around meat.

In a non-stick pan, stir-fry fresh minced mushrooms in olive oil over high heat, with salt to taste. Place around meat as garnish. Pour sauce over all and serve. Serves 4, with leftovers for a second meal.

(Note: Pork may be substituted for lamb.)





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Important information for contact-lens wearers: ACUVUE® Brand contact lenses are available by prescription only for vision correction. An eye-care professional will determine whether contact lenses are right for you. Although rare, serious eye problems can develop. To help avoid these problems, follow the wear and replacement schedule and the lens-care instructions provided by your eye doctor. Do not wear lenses if you have an eye infection or experience eye discomfort, excessive tearing, vision changes, redness or other eye problems. If one of these conditions occurs, contact your eye doctor immediately. For more information on proper wear, care and safety, talk to your eye-care professional, call 1-800-843-2020 or visit acurvue.com. ACUVUE®, ACUVUE® ADVANCE®, ACUVUE® OASYS®, HYDRACLEAR®, ULTRA COMFORT SERIES® and FOR THE LIFE OF YOUR EYES® are trademarks of Johnson & Johnson Vision Care, Inc. @Johnson Vision Care, Inc. 2006.





Stocks the easy way

FOR PEOPLE BUILDING a nest egg, the stock market poses a challenge. On one hand, stocks can offer enticing yields. On the other hand, they are risky investments

they are risky investments, and buying them has traditionally meant going through a broker, paying high commissions and making investments in large lump sums.

Costco can't answer the question of whether you should invest in stocks. But Costco can make it easy and affordable for you to invest in stocks if you choose to do so. Here's a look.

Through ShareBuilder Online Investing, Costco members can establish dollar-based investing plans—that is, you can invest any dollar amount in the stocks you want from ShareBuilder's pool of 6,000 stocks. There are no account minimums to get started and no inactivity fees. You do all transactions online, and you can set up a weekly or monthly automatic investment plan to build your shares over time.

"It's a hassle-free way of building your stock portfolio," says John Gleason, Costco member services manager. "Once your plan is set up, everything happens automatically. You can start or stop your plan, or make investment changes, anytime you want."

Starting a ShareBuilder plan involves three easy steps: Select your favorite stocks and the amount you want to invest, decide how often you want to invest and provide a funding source. Most people fund an account directly from a checking or savings account.

An option worth considering this time of year is establishing a custodial account for a child as a holiday gift. They're easy to set up and a great way to start a college savings plan.

Whether it's a custodial, joint or individual investment account, Costco members reap special benefits for opening a new account: All members receive a \$55 bonus for each new funded account. Also, Executive Members receive a 25 percent rebate per quarter on automatic investment fees (10 percent for Business and Gold Star members).—*Tim Talevich*

Here is a look at what \$100 today and \$50 a month in a stock market account could be worth. This is a hypothetical presentation based on a fixed 10 percent rate of return and is not a guarantee of future performance. Actual investment returns will vary with stock selection and changing market conditions. Calculations do not include tax or inflation considerations.

ShareBuilder is a registered broker-dealer and member NASD/SIPC and is not affiliated with Costco.

Myths, truths of savings

SURPRISINGLY, THE STANDARD savings account remains one of the most popular places for Americans to stash their money. It's not clear why, but it may be a result of myths about better savings options, such as money market accounts. Let's bust a few of them.

Myth 1: It's better to have a savings account than a money market account because you have access to your money whenever you need it.

In reality, you can tap into money market accounts in a variety of ways, including checks, ATMs and online transfers. It's true that federal regulations restrict the number of times you can withdraw from a money market account. But unless you're tapping your account very

frequently, this shouldn't be an inconvenience.

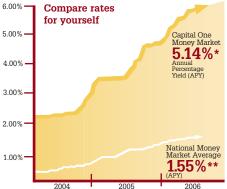
Myth 2: Savings accounts earn about as much in interest as money market accounts.

In reality, money market accounts have outpaced traditional savings accounts in interest earnings, especially during the past few years.

Myth 3: Savings accounts are safe, but money market deposit accounts aren't.

In reality, both types of accounts are FDIC-insured up to \$100,000 per depositor.

Myth 4: You must have deep pockets—



*As of September 25, 2006, if the daily balance of this money market account was \$100 or more, the APY was 5.14%; if not, the APY was 0.00%. Minimum deposit amount is \$5,000. Terms and conditions of this offer are subject to change without notice. Rates are variable and are subject to change. This product is offered by Capital One, F.S.B and Capital One Bank, members FDIC. **National average of APYs for money market accounts as published by BanxQuote.com as of September 25, 2006.

Connecting

For more information on these investment options, and to open an account:

ShareBuilder: Go to costco.com and select "Services," "Financial" and "ShareBuilder Online Investing."

Money market accounts: Call toll-free 1-866-630-7953. For more details, go to costco.com and select "Services," "Financial" and "Money Market Accounts."

\$10,000 or more—to start a money market account, and you must be willing to put that money away for a long time.

In reality, you can open money market accounts for much less than that. The longer you leave the money in the account, the more you make.

Costco and Capital One have teamed up to offer a money market account program through Capital One. The minimum deposit is \$5,000. A new feature of the program is online transactions, which make it easier than ever to transfer money to or take money from an account. (Withdrawal limits apply.)

Money market accounts have been especially attractive during the past several years because of rising interest rates. And Capital One's money market rates have been better than the national average for money market accounts, as the accompanying chart shows.

The service is available to all members. Executive Members who sign up for their first account will receive an interest bonus.—TT





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What's new

Exciting products coming soon



IT'S HARD TO FIND a computer that has awesome processing speed, a big, eye-easing monitor, a reliable security suite, a sound warranty for protection-and a great price.

But that's exactly what the Gateway GM5259E has. This desktop model from Gateway offers top-notch performance and reliability for less than \$1,000. (Slightly higher in Alaska, Hawaii and Puerto Rico.)

The Gateway GM5259E features the Intel Pentium D processor with Intel dual-core technology for lightningfast processing speed. This setup is great for both work and entertainment purposes, thanks to a 21-inch widescreen HD LCD display with Picturein-Picture; the Microsoft Windows XP Media Center Edition (Windows Vista™ Premium ready); a TV tuner

and remote; and photo-, video- and music-management software. It comes with a six-month subscription to the McAfee Internet Security Suite and an exclusive two-year warranty for Gateway service and support. Item

#137662 WAREHOUSE ONLY



Skyscan Wireless Weather Station

This multifunction unit features a clear, easyto-read display that shows weather forecast, indoor temperature, relative humidity, pressure, moon phase, time and date. Also features 433 MHz wireless technology and synchronized time from the atomic clock in Fort Collins. Colorado. Item #118143 WAREHOUSE ONLY



Canon DC100 DVD Camcorder

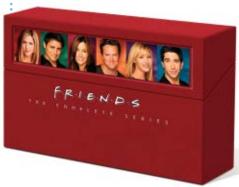
With the DC100, you get all the convenience and functionality of recording and sharing your videos with DVD technology. Features include image stabilizer, 2.7" LCD, 25x optical zoom/ 1000x digital zoom, additional battery pack and carrying case. Item #139601 WAREHOUSE ONLY



Friends The Complete Series Box Set

Relive the laughs and loves of the six young friends living in Manhattan. Contains all 10 seasons of the sitcom smash, in a limitededition collector's box. Item #955819

COSTCO.COM AND WAREHOUSE



Frank Sinatra Vegas Box Set

This box set includes four CDs and one DVD featuring more than 70 un-released live tracks of classic Sinatra performing at legendary Las Vegas venues from 1961 through 1987, including the famous 1978 Ceasars Palace concert on DVD. Songs

include "Luck Be a Lady," "My Way," "I've Got You Under My Skin" and "Theme from *New* York, New York." Item #149497

WAREHOUSE ONLY

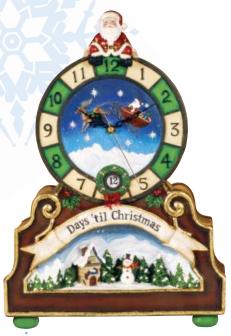




Enjoy the Christmas miracle again and again with the collectible 60th-anniversary edition of It's A Wonderful Life starring Jimmy Stewart and including heartwarming special features. Full of holiday spirit, White Christmas stars Bing Crosby as a crooner after the war and includes a treasury of classic Irving Berlin songs, among them "White Christmas." Item #149510 WAREHOUSE ONLY



Enjoy outstanding Broadway musicals and exciting NBA basketball action at a great value. New this month are discounted tickets for The Producers and Chicago, The Musical (starring Huey Lewis). Tickets are also available for home games for the New Jersey Nets and the Portland Trail Blazers. (Go to costco.com, click on "Services," then "Tickets & Travel.") **COSTCO.COM ONLY**



Christmas Countdown Clock

Set this clock to count down the days remaining until Christmas! Countdown feature can be set to begin anytime between December 1 and December 24. This decorative holiday piece is handpainted with glitter accents. Item #663181 WAREHOUSE ONLY

Super Bowl fan package

SUPER BOWL XLI returns to the sun and fun of Miami and Dolphin Stadium. Get in on the action with this complete Super Bowl package, this season on February 1-5, 2007.

Included are two game tickets between the yard markers, first-class accommodations

in Miami, VIP event tickets including celebrity pre-game brunch, a \$500 airfare voucher and three nights, four days at a first-class Miami hotel.

"We deem this to be the ultimate fan experience," says Amber Dodge, costco.com buyer. "You're also getting admission to one of the many Super Bowl XLI parties in the area and a signed football to commemorate the whole event.

> Not only going to the game but getting a football autographed by one of the quarterbacks will be the ultimate souvenir." Limited packages available. Item #141852





What's new

Exciting products coming soon

Hearty soups for winter

JUST IN TIME for the cold "stay-inside" months. Costco is introducing a line of fresh gourmet Kirkland Signature™ soups in the warehouses.

Kirkland Signature Lobster Bisque is full of succulent lobster meat in a delicious blend of fresh cream and sherry, creating a smooth, sophisticated taste. Serve it in a bowl, over pasta or even over your favorite fish or seafood.

Kirkland Signature Organic Butternut Squash Soup is made from organically grown, sweet orange-fleshed squash.





This luscious and creamy vegetarian soup is wonderfully versatile: Garnish it with toasted or candied nuts, cheese croutons or fresh sage; top it with cooked shrimp; or sprinkle it with Gorgonzola cheese.

Both soups are made fresh from scratch. "They're a day-and-night difference from canned or powdered soups at a great price," says Costco buyer Sarah George. "These are truly gourmet items for people who love their soups." Lobster Bisque, Item #131111; Butternut Squash, Item #130973 WAREHOUSE ONLY



Children's Craft Kit with Book





Kirkland Signature Beef Enchilada 4-Pack

Made fresh daily at the warehouse, each beef enchilada 4-pack features custom flour/corn tortillas with two pounds of taco-seasoned ground beef filling and a new pico de gallo salsa. Item #11453 WAREHOUSE ONLY

Bigeye Ahi Tuna

Hawaiian bigeye ahi has been part of the Hawaiian culture for generations. Revered for its clean taste and high oil content, Hawaiian bigeve ahi is considered one of nature's finest seafoods. Item #126671

COSTCO.COM ONLY





Kirkland Signature™ Santa with Boy/Girl

Extremely detailed, this 14" holiday piece features a porcelain faced Santa Claus wearing a cotton felt suit and hat, standing with a boy or girl. Table décor is different for each, and each features separate detailing for the boy or the girl. Item#100603 WAREHOUSE ONLY

Vintage Collection Picture Frame 3-Pack

Available in antique silver look or antique pewter look, each pack includes one 5" x 7" frame and two 4" x 6" frames, all accented with rhinestones. Item #990990 **WAREHOUSE ONLY**







Vintage Cosmetic Train Case

This sleek, high-quality faux-skin cosmetic case with mirror makes beauty travel easy with a multitiered removable hand trav filled with 46 individual cosmetics. Item #119954 WAREHOUSE ONLY

Children's Wooden Work Bench

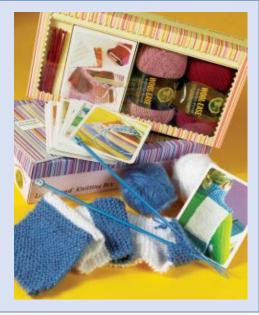
This bench (23.3" L x 18.3" W x 31.1" H) is designed to encourage hours of building fun and features

68 wooden building pieces that can be assembled hundreds of ways. Also features three wooden tools to turn screws, hammer pegs and tighten bolts, all while developing motor skills. Item #107363

COSTCO.COM AND WAREHOUSE

For those cold winter nights

THESE KNITTING and crochet kits from Chronicle Books, available only in Costco warehouses, come with everything you need to settle in with a craft project on a chilly winter night. Each kit comes with an instructional booklet, 50 project cards, knitting needles or crochet hooks and two balls of Lion Brand® yarn-enough to finish one of the featured projects. Additional project patterns include scarves, sweaters, blankets, bags, belts and more. Item #146500 **WAREHOUSE ONLY**





BuyingSmart

Consumer reporter Pat Volchok gives a behind-the-scenes look at Costco products and services. Send your questions to:

buyingsmart@ costco.com

THE HOTTEST SELECTION of cutting-edge electronics in the history of Costco is now available in warehouses and at costco.com—all at a great value.

Whew, that's quite a statement. But it is indeed true, which means good news for holiday gift shoppers. Costco is offering everything from the latest iPods and big-screen TVs to cool new computers for everyday living, entertainment and work.

There's a downside to this electronic treasure trove. Such selection has the potential to short-circuit the decision-making process of even the most tech-minded. Feeling the need for inside tips, I asked Costco's electronics buyers for a five-wordsor-less tagline best describing their holiday lineup.

What evolved were several themes of great gift ideas—some available in the warehouses and others online at costco.com. Here's a look.

"Cool next-generation things—now"

This season marks the launch of many new versions of digital cameras and computers with all the "next" bells and whistles that consumers want, say Costco's electronics buyers, Richard Gerhardt and Chris Day.

For example, the hottest digital cameras have larger and brighter liquid crystal display (LCD) screens for easier viewing. Megapixel (MP) power, which determines print quality, is up to 12.8, and image stabilizers are incorporated into many cameras.

Richard suggests costco.com's Canon EOS 30D Digital SLR (8.2 MP with 2.5-inch LCD and 18-55 mm lens, #194219), Olympus EVOLT E-500 Digital SLR (8 MP with 2.5-inch LCD and 17.5-45 mm and 40-150 mm lenses, #963033) and Kodak C875 (8 MP with 2.5-inch LCD and 5x optical lens, #141910). In the warehouses, check out the Nikon D80 Digital SLR (10 MP with two lenses, 18-55 mm and 55-200 mm and a convenient accessory bag, #140184).

Computers also have larger monitors and the latest technology designed for today's high-definition multimedia entertainment world. For monitors, the wide-screen format-19 inches and bigger-is the hot trend. A great example is the ViewSonic 22-inch computer LCD monitor (#129426) in the warehouses.

Also, I am fascinated by the new dual monitors that make multitasking a breeze. You can work spreadsheets and run reports or pull-up e-mail and watch a movie without toggling.

Also hot are mobile desktop replacements, which have the power of a desktop and the portability of a notebook. I spent time with costco.com's new Dell XPS M2010[™] (enter "Dell M2010" in the "Search" box). It features a 20.1-inch wide screen, Web cam, a mouse that acts as a pointer for presentations and powerful dual-core processing—and it folds up instantly like a briefcase.

Video games and players are also very "next generation," report Costco video game buyers Kathy Kincannon and Jodi Ellis.

Sony PlayStation® 3 (PS3) is due for release November 17. With an Ethernet port and a preinstalled hard disk drive, users will be able to download the latest games and access online games and services over the network. Supplies will be limited, so it will be first-come, first-served for the PS3.

Nintendo Wii (pronounced "we") also arrives this fall in limited distribution. It is Nintendo's smallest home game console, replacing GameCube™. (GameCube games are still compatible with Wii.) The controller detects and converts a player's hand motions, such as the swing of a tennis racket or the turn of a steering wheel in a racing game, into immediate game action.

The Microsoft Xbox 360 Arcade bundle in the warehouses comes with the new Arcade Live game, extra wireless controller and more (#166666). It supports the ability to view other players live. Costco.com offers many additional bundles.

Games are also plentiful at warehouses and costco.com. (Tip: A \$5-off coupon is offered on Tony Hawk Project 8 and Downhill Jam games, November 24 through 26, in warehouses and on costco.com).

"High tech, but easy to use"

Another theme that emerges this year is ease of use in cameras and computers.

"It is all about cameras and computers becoming second nature in our lives thanks to ease of use," says Chris. "You can now create and customize your own photographs, music and movies at amazing speeds. And thanks to wireless technology, you can do this virtually anywhere and anytime."

Case in point: digital cameras. Chris reports this is the year of easier image capture, transfer, sharing and printing. In the warehouses, check out the Panasonic Lumix DMC-FX07 with optical image stabilization (#136554) and Casio Exilim Zoom EX-Z1000 with a whopping 10.1 MP (#123591). I personally like the Pentax Optio T20 with 7 MP and easy-to-use 3-inch touch-screen LCD (#139522).

Many laptops have merged design with function. Curved console corners, sleek black motifs, wide-screen high-definition displays, integrated Web cams, powerful dual-core processors, remote controls and QuickPlay buttons for DVD watching without booting up are hot features.

For travel portability, Chris suggests the HP dv2171cl with 14.1-inch BrightView wide screen (#138001). The HP dv6174cl with a 15.4-inch BrightView wide screen (#138004) works equally well at home or on the road, and the HP dv9033cl with a 17-inch BrightView wide screen (#138007) has a TV tuner, a 200 GB dual hard drive and more.

"Bigger TVs for less"

Wide-screen plasma and LCD flat-panel televisions are bigger (up to 63 inches) and offer outstanding picture quality. At Costco, they are also 25 to 30 percent lower in price than last year.

Geoff Shavey, Costco electronics buyer, is ecstatic. "LCD flat-panel HDTVs are moving into the over-40-inch sizes, traditionally dominated by plasma," says Geoff. "And plasma HDTVs continue to grow, now stretching up to 63 inches. As for affordability, a top-brand 42-inch HDTV plasma this year is down to less than \$1,800."

Top warehouse offerings include the Sharp Aquos 37-inch LCD HDTV (#140137), Panasonic 42-inch plasma HDTV (#124260), Panasonic 50inch plasma HDTV (#125050) and Sony 46-inch 1080p LCD HDTV (#146251).

To get the most life out of your HDTV, Liz Elsner, costco.com's vice president of merchandising, suggests purchasing a unit that supports both today's 720p or 1080i resolution and the leadingedge full HD 1080p format.

That sounds confusing, but, simply put, 1080p means a sharper picture and a smoother, cleaner image. Good bets are costco.com's Sceptre 42-inch 1080p LCD HDTV (#970637) and Samsung Blu-Ray DVD player (#124582).

Remember: You need HD programming to get real HD images on these beautiful new TVs.

"The digital music revolution"

Of all the hot tech developments this year, perhaps the most exciting involve digital music. Apple has introduced new iPods, and Microsoft offers its new Zune music and video player.

Apple just unveiled the new iPod and the new iPod nano. Costco warehouses will offer several versions of the two new players.

Both new versions are creating quite a buzz. Apple has improved battery life, made the screens brighter and upgraded both models, including movie-download capability and expanded game features on the iPod. "I have never seen a device affect so many other industries as Apple's iPod," says Costco's audio buyer, Jennifer Simmons. "It has revolutionized how we watch, listen to, play and store our digital content."

Microsoft has joined the revolution with Zune. Available in warehouses and at costco.com, Zune plays music and video. It also allows the sharing of songs with other "Zunies" via Wi-Fi. You can even act as a DJ and send music to as many as four other devices.

All in all, whether it's in the warehouses or at costco.com, Costco is game on.

MY NOTEBOOK PC weighs almost 7 pounds. Costco's computer guy, Chris Day, showed me the new lightweight, portable Sony VAIO Notebook C series C190 with efficient power usage, a big, easy-toview 13.3-inch XBRITE-Eco wide screen—and a weight just over 5 pounds (#138006 in the warehouses).

Is this a big deal? You bet it is. Just pick up 7 pounds of potatoes in one hand and 5 pounds in the other and walk around the block. Then consider all those long airport security lines.

Portable entertainment is more exciting than ever with the upgraded iPod from Apple and the Zune from Microsoft.



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Auto & Home Insurance is underwritten by Ameriprise Insurance Company, AMEX Assurance Company or IDS Property Casualty Insurance Company, De Pere, WI. All companies are wholly owned subsidiaries of Ameriprise Financial, Inc., independent of American Express. Discounts and savings vary by state and apply to certain coverages. The Costco Auto & Home Insurance program is not available in AK, LA, ME, MA, MT, NH, ND, RI, VT, WV, WY and Puerto Rico. The Costco Home Insurance Program is not currently available in Florida or Kentucky. Subject to meeting applicable underwriting criteria. Certain restrictions and limitations apply. Services may vary by region or state. Ameriprise Auto & Home Insurance's California License Number is 0C41813. Costco Insurance Agency, Inc.'s California License Number is 0D08407.

^{*}This data represents information provided by Costco members who became new auto insurance policyholders and reported savings with Ameriprise Auto & Home Insurance between 3/1/06 and 8/31/06. Individual savings and experience may vary based upon a variety of factors including, but not limited to, driving experience and type of automobile insured.

^{**}Lifetime renewability is not available to policyholders who have major violations, suspension or revocation of driver's license, fail to pay premium, move to a state where Ameriprise Auto & Home Insurance products are not available, or purchase a vehicle they do not insure.



Hot deals on the slopes

THERE'S GOOD NEWS for skiers and snowboarders from Costco this year. No, we can't guarantee epic days of fresh powder (that's up to Mother Nature), but we can offer great deals on lift tickets.

Costco has expanded its lineup of discounted lift tickets to some of the hottest snow resorts in North America. Tickets are at least 20 percent off the standard price, and some of them come with matching hotel and meal deals. All in all, the program is a smart way to save money on vacations in the snow.

"The program is bigger than ever this year," says Claudia Augello, who oversees the program for Costco. "We have added destination resorts, and we've expanded to ski areas in the best mountain ranges in North America."

Want some examples? Get your boards ready for places such as Whistler and Big White in British Columbia, Durango in Colorado, Sundance in Utah, Bear Mountain

Windham in New York, to name just a few.

Here's how the program works: Pick up lift-ticket vouchers for local ski areas in clamshell packs in special displays in your local warehouse, then take the packs to the checkout register, where the actual tickets or vouchers are issued. Another option is to buy tickets for any of the resorts at costco.com: Go to "Sports," then "Tickets."

Several hotel and meal packages have been added to the program this year. For example, Costco members can buy two nights at the majestic Grand Timber Lodge in Breckenridge, Colorado, along with a \$75 gift certificate, for \$459.99.

The ski discount ticket program will be arriving in Costco warehouses and on costco.com this month. Also watch for discount tickets on other attractions during the winter, such as family fun centers, bed-andbreakfasts, golf courses, spas and movies.

"We're adding new attractions to the program on a regular basis," says Claudia. "So members should check their warehouses and costco.com for the latest offers. These are great prices on great places to go."

Now all we need is snow!—Tim Talevich

Year-round

IF YOU DON'T want to hit the slopes, but still want to take a winter vacation, Costco can help with discounted tickets to a variety of fun activities.

Heading the list are tickets for popular national attractions such as Universal Studios in Hollywood and the Universal Orlando Resort in Florida. Discounted tickets are also

available for numerous golf courses around the country.

One popular option in the program is discounted City Passes to many major American cities. These passes offer discounts to tours and other attractions in the cities.

Also available are discounted movie tickets for many major theaters.

For local tickets, see the special clamshell packs in your local warehouse. To see a list of all available tickets, go online to costco.com, select "Sports," then "Tickets."—TT



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5.74%

you can save more than \$350 over the life of your loan."

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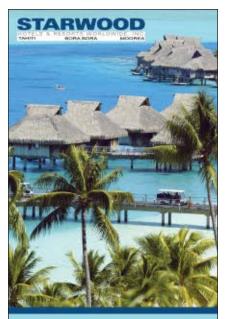
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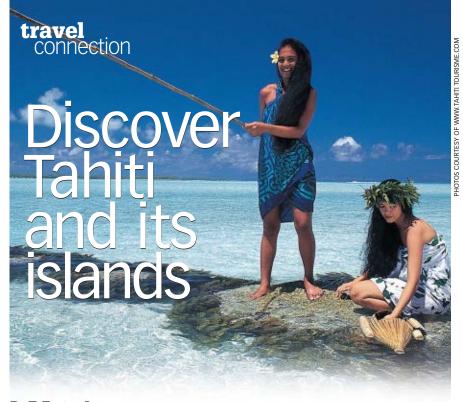




Visit **costco.com** or call Costco Travel toll free 1-877-849-2730.

*Price is per person based on double occupancy and includes airfare and hotel taxes. Free night is already reflected in the price. Price is valid for travel as specified. Price and inclusions are subject to change without notice. Travel purchases are not included in the Executive Membership 2% Reward program. Seasonal surcharges, availability, blackout dates and restrictions may apply. All prices are in U.S. dollars. Costco Travel disclaims liability for any inaccuracies or typographical errors.

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By T. Foster Jones

TAHITI, MOOREA, BORA BORA—these island names evoke a wonderful state of mind, seducing honeymooners, romantics, adventurers and family travelers looking for escape.

Around these South Seas isles, a romantic sunset sea sends giant curls of turquoise breaking onto the colorful reefs that protect the tranquil lagoons of warm, bright emerald waters and white coral-sand beaches.

Closer than you think, easier to travel to than you might imagine, Tahiti's Faa'a Airport is less than eight hours by air from Los Angeles International Airport and 12 hours from JFK International Airport in New York. Since the summer of 2005 three Tahiti-bound nonstop flights a week take off from JFK.

Halfway between California and Australia, Tahiti and its 118 islands are spread in five great archipelagos.

The area most sought by visitors is the Society Islands, comprising Tahiti, Moorea, Bora Bora, Huahine, Raiatea and Taha'a. Close behind in popularity are the Tuamotu Atolls, or "Tahiti's Strand of Pearls," and the Marquesas, or "Mysterious Islands."

If you ask those who have visited what makes Tahiti and its islands so special, you'll get a long list that includes the people, seclusion, over-water bungalows, cruising, Polynesian spas, snorkeling and diving, Tahitian dancing, Tahitian black pearls, private island picnics and romance. To discuss them all would require far more room than I have here, so I'll just touch on a few.

Over-water bungalows. Unlike any other hotel room you've stayed in before, these traditional thatched-roof bungalows are perched above the turquoise lagoon waters. In many of the rooms, tropical fish swim below as you look through the glass floor. With all the amenities of a first-class hotel room, on your

private balcony surrounded only by water and sky, you can enjoy both breakfastoften delivered by canoe—and sunsets that are beyond spectacular.

Polynesian spas. Tahiti is a world-class spa destination, with many of the resorts offering new luxurious spas. Enjoy Polynesian spa treatments at Mandera spas at the Sheraton resorts throughout Tahiti and its islands. You can also rejuvenate your spirit at the spas aboard ships, including the Carita Spa aboard the M/S Paul Gauguin. You'll find no better setting for relaxation.

Tahitian cultured pearls. The worldrenowned iridescent luster of these unique gems can only be created in Tahiti's warm lagoon waters. Commonly known around the world as black pearls, Tahitian cultured pearls vary in size and shape, and the colors range from the darkest black to shimmering shades of green, blue, bronze, aubergine or even pink. Visitors can tour a pearl farm on Manihi, Rangiroa, Raiatea, Huahine, Taha'a and Tikehau or visit one of the islands' many pearl shops.

Whether it's these reasons or something else, such as a secluded, intimate getaway, a romantic honeymoon or simply an escape from the workaday world, Tahiti offers something for everyone, pleasures found nowhere else on earth.

The Costco Connection

Costco Travel offers a variety of vacations and cruises to Tahiti, including a Kirkland Signature™ Regent Seven Seas cruise, hosted by Connection consumer reporter Pat Volchok, on September 22, 2007. Visit costco.com or call toll-free 1-877-849-2730.



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THIS MONTH COSTCO opens its 500th warehouse, in La Quinta, California, near Palm Springs. To those who have been with the company since it opened its first warehouse on September 15, 1983, in a commercial district of Seattle, this milestone is astonishing. Back then, membership warehouse clubs were a new concept, as was the idea of a no-frills, barebones retail environment.

From the beginning, Costco founders Jim Sinegal and Jeffrey Brotman believed that if they offered successful brand-name products at the lowest possible prices, and if they treated suppliers and employees well, with lots of hard work their business could succeed. But they had no idea that Costco would eventually have nearly 50 million members, with operations across the United States, Canada and Mexico, and overseas in the UK, Korea, Taiwan and Japan.

Costco owes part of its heritage to the Price Club, a membership warehouse chain that opened its first store in San Diego in 1976. In 1993, Costco and the Price Club merged, operating as Price/Costco until 1997, when the company changed its name back to Costco.

'The business has become significantly more complicated over the years," says Costco President and CEO Jim Sinegal. "We had no pharmacies, optical centers, gas sta-

This architectural sketch of Costco's 500th warehouse, which will open late this month in La Quinta, California, portrays a landmark achievement for Costco.

tions, fresh meat or produce. We took cash or checks only. We didn't even have hot dogs the first year."

But Sinegal says that, despite Costco's many changes, most of the company's original core operating concepts remain intact. No big festivities are planned for the 500th warehouse opening. It's business as usual at La Quinta: offering members great products at the best prices possible.—Will Fifield

Costco samples organic products

NOT TOO LONG AGO, organic products represented a specialty niche, available mainly in select health-food stores. There were relatively few products, they were expensive and quality wasn't always top-notch.

That's all dramatically changing. Organic products have skyrocketed in popularity and are becoming widely available as consumers are buying foods that are raised using natural methods.

Many organic products are available at Costco, and that number will increase in the coming years. To find out about exciting new organic products—and the companies behind them—Costco Anderson Daymon Worldwide, a Costco broker, recently hosted the All Natural & Organic Symposium at Costco's home office in Issaquah, Washington.

In the symposium, 58 companies were invited to display their organic products to Costco's regional food buyers. It was a chance for buyers to see new products,

exchange ideas with business owners and possibly find new products that would be a good fit in

Costco warehouses. Products on display included juices and energy drinks, meat and poultry, baked goods, beer and wine, and even nonfood items such as charcoal.

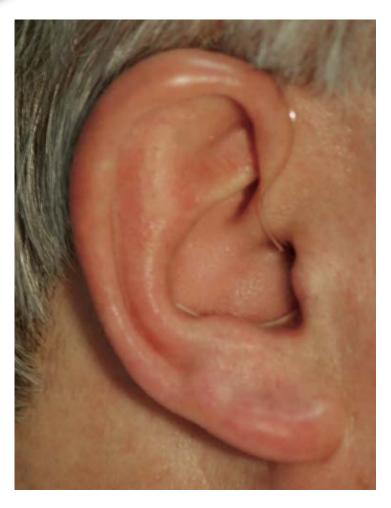
"It was a chance for Costco to meet with innovators in the organics field, with the idea to increase the number of organic products in our warehouses to meet members' demands—at the lowest possible price," explains Gary Kotzen, a Costco vice president in the foods department.

Many of the participating companies aren't big enough to meet the demand of Costco nationwide. However, they could supply products to a particular region. "And some of these small companies end up being larger companies," points out Gary. "The seeds that were planted at this meeting will help the industry grow."—Tim Talevich



Costco buyers had a chance to sip and sample a wide variety of organic foods at a recent symposium at company headquarters in Issaquah, Washington.

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Kirkland Signature Glucosamine with MSM, on the other hand, is proven to help build collagen, the main component in cartilage and other connective tissues. MSM helps nourish these important parts, and may actually prevent cartilage loss.*

Both Kirkland Signature Glucosamine with Chondroitin and Glucosomine with MSM bear the USP verified logo. This is your guarantee that these products pass USP's tough standards for quality, purity and potency. Another reason why, when it comes to joint-care solutions, Kirkland Signature should be at the top of your list.





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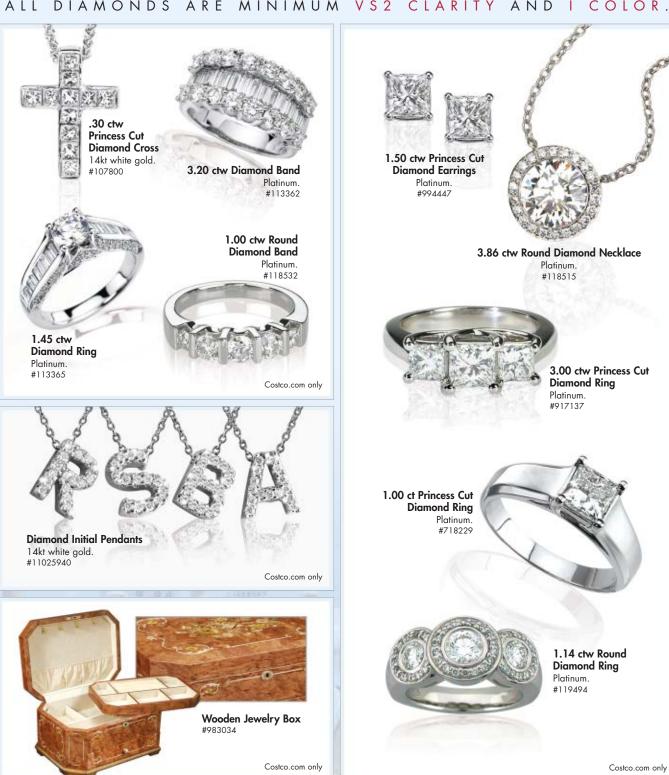
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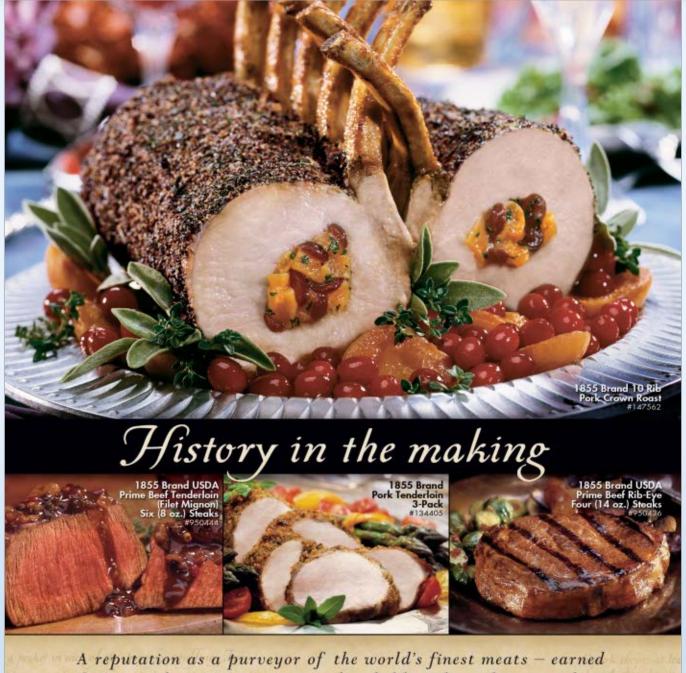


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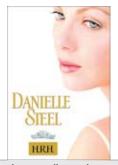
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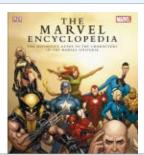
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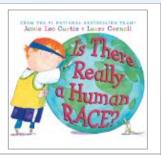
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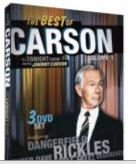
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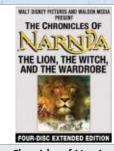
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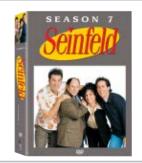
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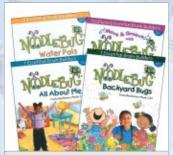
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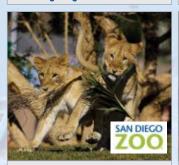
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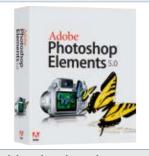


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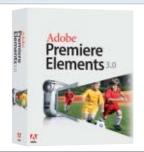


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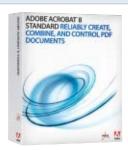
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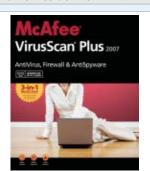
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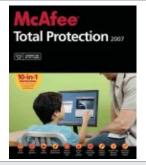
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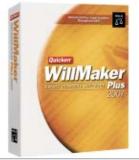
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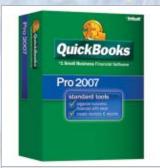
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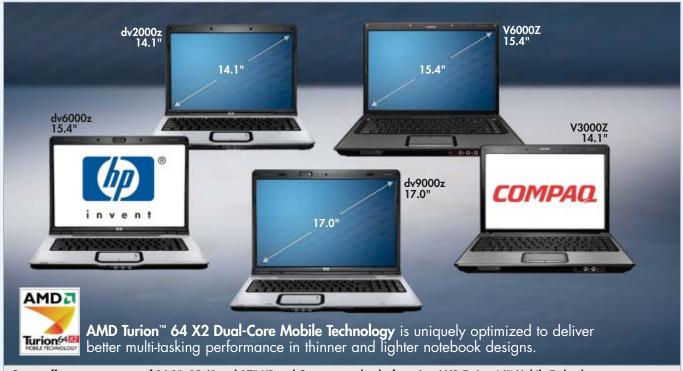




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special events

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CONNECTICUT

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Nov 10-19 Austrian crystal and gemstone jewelry

Enfield

Nov 20-Dec 4 Assorted sport coats

Milford

Nov 20-Dec 4 Assorted sport coats

Nov 23-Dec 3 Leadsinger karaoke

Norwalk

Nov 16-19 Culinary knives

Waterbury

Nov 23-Dec 3 Leadsinger karaoke Nov 30-Dec 14 Assorted overcoats

DELAWARE

Christiana

Oct 26-Nov 5 Leadsinger karaoke Nov 22-Dec 6 Assorted sport

MARYLAND

Arundel Mills

Nov 10-19 Pianos Nov 29-Dec 13 Assorted sport coats

Beltsville

Nov 15-29 Assorted sport coats

Frederick

Oct 27-Nov 5 Pianos Nov 15-29 Assorted sport coats

MASSACHUSETTS

Danvers

Nov 9-19 Leadsinger karaoke **Everett**

Nov 16-26 Leadsinger karaoke

Waltham

Nov 30-Dec 14 Assorted sport

NEW HAMPSHIRE

Nov 9-19 Leadsinger karaoke Nov 20-Dec 4 Assorted sport coats

NEW JERSEY

Brick Township

Oct 27-Nov 5 Leadsinger karaoke

Bridgewater

Nov 23–Dec 3 Leadsinger karaoke

Clifton

Nov 21-Dec 5 Assorted sport coats

Oct 27-Nov 5 Austrian crystal and gemstone jewelry

Edison

Nov 23-Dec 3 Gemstone and silver jewelry Nov 28-Dec 12 Assorted sport coats

Hazlet

Nov 21-Dec 5 Assorted sport coats

Nov 24-28 Austrian crystal and gemstone jewelry Nov 30-Dec 10 Leadsinger

Mount Laurel

Nov 9-19 Leadsinger karaoke

Wavne

Nov 9-19 Gemstone and silver iewelrv Nov 30-Dec 14 Assorted sport

Wharton

Nov 21-Dec 5 Assorted sport coats and overcoats

NEW YORK

Commack

Nov 23–Dec 3 Leadsinger karaoke

Lawrence

Nov 21-Dec 5 Assorted sport coats Nov 23-Dec 3 Leadsinger karaoke

New Rochelle

Nov 23-Dec 3 Leadsinger karaoke

Nov 9-19 Leadsinger karaoke

Nov 30-Dec 14 Assorted sport

PENNSYLVANIA

Cranberry

Oct 26-Nov 5 Leadsinger karaoke Nov 24-Dec11 Assorted sport

Harrisburg

Nov 22-Dec 6 Assorted sport coats

Oct 26-Nov 5 Leadsinger karaoke Nov 22-Dec 16 Assorted sport coats

Montgomeryville

Nov 10-19 Austrian crystal and gemstone jewelry

Nov 23-Dec 3 Leadsinger karaoke

Robinson

Nov 15-29 Assorted sport coats

Dates and events are subject to change.

VIRGINIA

Chantilly

Oct 25-Nov 5 Framed art and mirrors (from Oakdale Décor) Nov 16-30 Assorted sport coats

Chesterfield

Nov 9-19 Leadsinger karaoke

Nov 9-19 Gemstone and silver iewelry

Fredericksburg

Nov 7–19 Framed art and mirrors (from Oakdale Décor) Nov 17–27 Assorted sport coats Nov 23-Dec 3 Leadsinger karaoke

Harrisonburg

Oct 26-Nov 5 Leadsinger karaoke Nov 17-29 Assorted sport coats

Leesburg

Nov 16-30 Assorted sport coats

Manassas

Nov 16-30 Assorted sport coats

Newington

Nov 9-19 Gemstone and silver iewelrv Nov 29-Dec 13 Assorted sport

Newport News

Nov 23-Dec 3 Leadsinger karaoke

coats

Nov 16-Dec 7 Assorted sport coats and overcoats

Pentagon City

Nov 28-Dec 12 Assorted sport coats

Sterling

Nov 10-19 Austrian crystal and gemstone jewelry Nov 23-Dec 3 Gemstone and silver iewelry

West Henrico

Nov 9–19 Leadsinger karaoke Nov 23-Dec 3 Gemstone and silver jewelry

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Winchester

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MEMBER SERVICES

PRACTICAL TIP



Don't be left

Winter can be tough on a car, and it's also when you depend on your car to be at its most reliable. You might be handy enough to address many of the following checkpoints, but a trip to your local auto service provider will be the answer for many others.

vital possessions—your car?

Tune-up: A full-service tuneup is usually recommended every 30,000 miles, and should cover hoses, plugs, ignition, belts, water pump, brakes and all engine fluids.

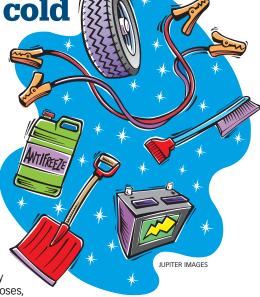
Fluids: Antifreeze, oil, washer and brake fluid levels are pretty easy for you to check in between major service.

Wiper blades: Winter snow and rain put heavy demands on those thin rubber blades that bake all summer in the hot sun. Consider purchasing blades specially designed for winter performance.

Battery: Don't be caught on a cold day with a dead battery. Have a professional evaluate the life expectancy of your battery. Many service centers do this for free. If you know your battery is four or five years old, replace it before the cold weather hits. New batteries are available at all Costco locations.

Tires: Traction in snowy extremes might be aided by snow tires or chains. Maintain the air pressure in your tires by using a simple tire gauge. The owner's manual is where you'll find recommended tire pressures. New tires are available at all Costco locations.

Emergency kits: Be creative with



your winter emergency supplies. A snow shovel could prove useful. Jumper cables, flashlights, extra gloves, boots, blankets, ice scraper, a first-aid kit, lock de-icer, bottled water, high-energy snacks, flares and a tool kit would leave you well prepared for most winter needs. Check the Costco aisles for other ideas.

Beyond mechanical help?

Maybe you already know or will soon learn that what you really need this winter is a new car. The Costco Auto Program can steer you into a painless prearranged deal on the new car of your choice. No haggling, hassle free.

Top that with great auto-financing rates through Capital One Auto Finance, with their effortless Blank Check® approach to closing the deal.

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SERVICE UPDATES

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COSTCO MEMBERS in Illinois and Oregon can now take advantage of a new online job service being tested in those states. Provided by CareerBuilder.com, this new service gives members tools to qualify prospective employees for their businesses, with savings of up to 40 percent off retail prices.

CareerBuilder.com has ranked number one among job sites for traffic and popularity for the past two years, and sustains the largest number of online job listings.

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See "Services" at costco.com for details, or call toll-free 1-800-561-5929.

QuickBooks new to credit-card service

COSTCO MEMBERS using the merchant credit-card-processing service provided by NOVA Information Systems now can add a new option. SmartPayments Plug-in is a software utility that allows merchants using Intuit QuickBooks® accounting software to process transactions through the NOVA Network at preferred member rates.

This utility allows processing of faceto-face and mail-order/telephone-order transactions through the payment module within the QuickBooks program.

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member connection

Terrie Richards, left, and Kale Bassler show off creations from their own Santa's workshop.

Santa is the custom custom-m

FOR COSTCO MEMBER Kale Bassler and her friend and business partner, Terrie Richards, Christmas doesn't come just once a year. To keep their Coeur d'Alene, Idaho—based business, Northwest Santa Creations (www.north westsantacreations.com), thriving, they maintain the holiday spirit year-round, crafting Santa, elves and other figures in many different ways, but all starting with a lump of clay.

Bassler and Richards met in 1980 while both worked for a local supermarket chain, and they soon discovered a shared passion for crafts—and Christmas. "After doing some work with sock monkeys, wooden snowmen and little houses, and realizing we were both into Christmas decorating, we felt Christmas was a sure thing," says Bassler.

In 2000 they made the leap from hobby to self-employment. In the first year they made five Santas, which all sold at a charity event, including one for \$1,000. "We knew we were on the right track," says Bassler.

They're producing 200 to 300 figures a year and selling them at trade shows. The line

and her Richards, a year. To ased busiwww.north

has expanded to include elves, mountain men and, just introduced this year, Halloween witches. All of the figures are unique, from the lifelike faces to the intricate costumes.

Bassler and Richard's work has been featured at the American Folk Art Museum in New York City and in *Better Homes and Gardens*. Says Bassler, "We use Costco for all our shipping materials, credit-card processing and more."

As of now, Bassler and Richards are working six days a week (with an assistant and a seamstress, and plans to hire additional employees), but there's no complaining when every day is Christmas.—Steve Fisher

Uneek approach to dog snacks

COSTCO MEMBER Deena Cornish, a vegetarian whose food allergies had forced her to pretty much cook everything for herself, decided that if she was going to go to all that trouble for herself, her dogs, Serch and Zappa, deserved the same level of attention. "So I started making their food and snacks myself," says Cornish, of Seattle. "They loved them. And my friends tried the snacks with their dogs. And *they* loved them." One thing led to another, and Uneek dog treats (www.uneekdogs.com) was born.

The three flavors of 100 percent organic high-protein treats—Beagle Bites, Nut Rolls and Pizza Crust—each come in a whimsical 100 percent recycled doghouse-shaped package, and the company donates 25 cents from each box sold to rescue operations for needy animals.

Cornish, whose products were chosen as a featured item in this year's Emmy Award gift bags, says she takes great pleasure in knowing she's contributing to the well-being of her beloved animals. "This all came together very naturally," she says.

—T. Foster Jones

Uneek treats were a





We want to hear from you

IF YOU HAVE a note, photo or story to share (it should be about Costco or Costco members in some way), you can send it to "The Member Connection," *The Costco Connection*, P.O. Box 34088, Seattle, WA 98124-1088, or e-mail to *connection@costco.com* with "The Member Connection" in the subject line. Submissions cannot be acknowledged or returned.

Now *this* is a family film

HERE'S A NEW TWIST on the "family film": one *made by* a family.

Costco members Bill and Tiffany Laufer have done just that. The father-and-daughter filmmakers—Bill, 61, wrote and directed; Tiffany, 33, was the cinematographer—released their inaugural effort, *Christmas at Maxwell's* (rated PG), expected in selected theaters this month. It's an inspirational, romantic holiday drama about the power of love, forgiveness and trust.

Bill Laufer wrote the screenplay while he was in college, inspired by events in his youth. Although he dreamed of making movies, he got a degree in economics and went on to start and run a couple of manufacturing companies. Along the way, his love of film and photography inspired his daughter.

After Tiffany moved to Los Angeles to attend the American Film Institute and Bill sold his companies, he figured it was time to turn his dream to reality—and Laufer Film (www.lauferfilm.com) was born. The Laufers raised money from family and friends to make the \$4 million film and used local actors, including Bill, who played a priest.

Look for Costco to make a cameo appearance in the flick. Says Bill, "We bought a ton of supplies for the movie from Costco."—SF



Lights, camera, etc.: filmmakers Bill and Tiffany Laufer and their first movie.

Enjoy your holiday season with great products from Philips



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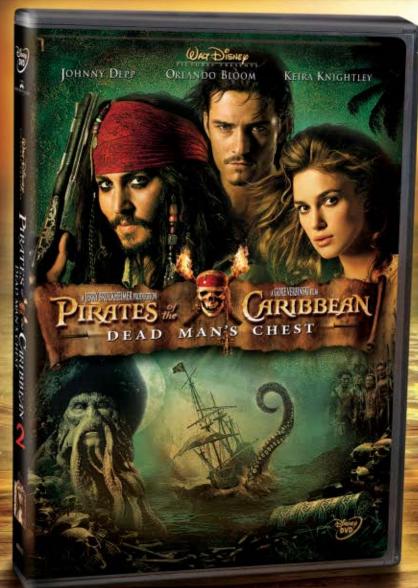


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Features Speed-XL shaving heads with up to 50% more shaving surface than standard rotary heads for a faster, smoother and closer shave. Also indicates battery level as well as when to replace shaving heads. Comes with charging stand and stainless steel storage case. Item #908935



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